

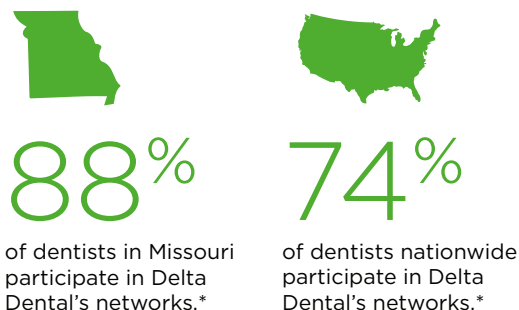


You decide...Delta Dental gives you a choice in dentists

With the nation's largest proprietary network, you have more choices in dentists than with any other dental benefits company.

Delta Dental's unique two-tier approach to dentist networks offers the industry's broadest access, expanded protection and most savings with the Delta Dental PPO™ network and the Delta Dental Premier® network. You have the freedom to visit any dentist. But, the dentist you choose could affect your cost.

- Savings **Delta Dental PPO dentists**
\$\$\$ **No balance billing.** You will usually pay less when you visit a Delta Dental PPO dentist.
- Savings **Delta Dental Premier dentists**
\$\$ **No balance billing.** Premier dentists are usually slightly higher than those of Delta Dental PPO dentists.
- Savings **Out-of-network dentists**
⊘ **Potential for balance billing.** Out-of-network dentists have no fee agreements with Delta Dental, so you will usually have the highest out-of-pocket costs when you visit an out-of-network dentist.



You always have a choice

Need a new dentist? If your dentist retired, moved or is no longer in-network, you have options. With the largest dental network in the nation, it is easy to find a dentist nearby.

You can continue to receive care from your current dentist and receive out-of-network benefits as defined under your plan. However, if you do not use a Delta Dental contracted dentist, your out-of-pocket costs could be higher. Out-of-network dentists may require you to pay the full bill upfront and submit claims yourself.

Find an in-network dentist



To find a current listing of Delta Dental dentist locations: Visit DeltaDentalMO.com, select "Find a Provider" and click "Find a Dentist."

Or, call 800-335-8266 for personal assistance.