

More choice for enrollees. Lower cost for groups.

The Dual Network Advantage

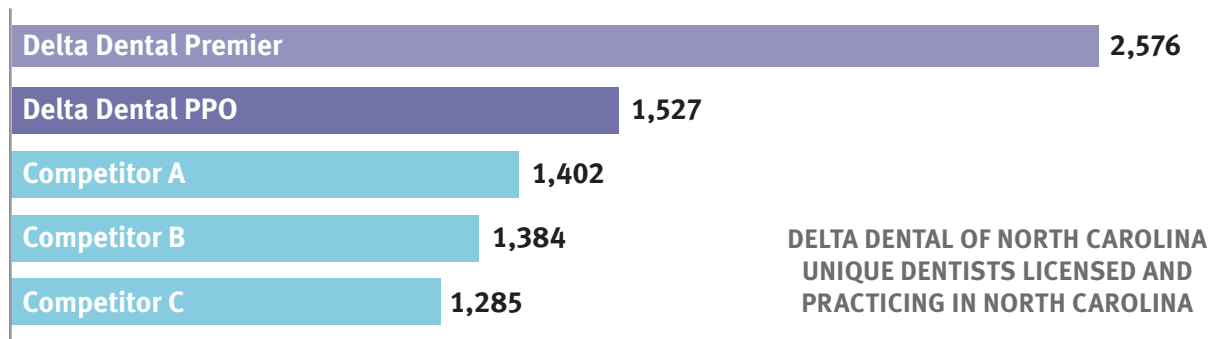
Delta Dental of North Carolina offers access to two Delta Dental networks nationwide: **Delta Dental PPOSM** and **Delta Dental Premier[®]**.

Enrollees may save the most money and receive the highest level of coverage when they visit a Delta Dental PPO dentist. Our PPO dentists have agreed to accept lower fees as full payment for covered services. If enrollees go to a dentist who doesn't participate in Delta Dental PPO, they may still save money if the dentist participates in Delta Dental Premier. Like Delta Dental PPO dentists, Delta Dental Premier dentists agree to accept Delta Dental's fee determination as full payment for covered services.

DELTA DENTAL NETWORKS	Delta Dental PPO	<ul style="list-style-type: none"> More than 207,000 office locations nationwide¹ Dentists file claims for enrollee No balance billing on covered services
	Delta Dental Premier	<ul style="list-style-type: none"> More than 292,000 office locations nationwide¹ Dentists file claims for enrollee No balance billing on covered services
OUT-OF-NETWORK	Out-of-network dentist	<ul style="list-style-type: none"> May need to file own claims May be balance billed No network discounts

¹ National network statistics: Delta Dental Plans Association, June 2013

Delta Dental of North Carolina Network Comparison²



² North Carolina network statistics: Delta Dental of North Carolina and Netminder, October 2013

How It Works:³

In this example, applicable deductibles have been met and the enrollee visits a dentist to have a basic service provided. If the dentist's submitted fee of \$120 is covered at 80%, the claim may be processed as follows for each network:

NETWORK	SUBMITTED FEE	MAXIMUM APPROVED FEE	AMOUNT DELTA DENTAL PAYS	AMOUNT ENROLLEE PAYS
Delta Dental PPO	\$120	\$84	\$67.20	\$16.80
Delta Dental Premier	\$120	\$113	\$90.40	\$22.60
Out-of-network dentist	\$120	\$100	\$80.00	\$40.00

ENROLLEE PAYMENT REFLECTS BALANCE BILLING FROM OUT-OF-NETWORK DENTIST

³ This example is for illustration purposes only. Fees and reimbursements can vary by location and dentist.