

Delta Dental Premier® — Easy, Friendly, Accessible

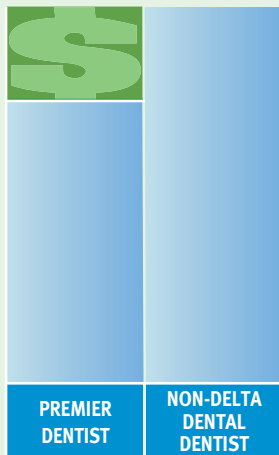


We'll do **whatever it takes and then some.**

More dentists, more savings

YOUR COSTS

SAVE MORE SAVE LESS



AMOUNT YOU **SAVE**
AMOUNT YOU **PAY**

Illustration showing sample enrollee share of cost for information purposes only. Actual dentist fees and contract allowances will vary by region, procedure and group contract.

We're pleased to be your partner in maintaining great oral health. The Delta Dental Premier plan makes it easy for you to find a dentist and control your costs when you visit a network dentist. Here are some of the great things you'll need to know about enrolling with Delta Dental:

- **Save with a Premier dentist.** Our Premier network dentists accept reduced fees for covered services, so you'll usually pay less when you visit a Premier dentist. Non-Delta Dental dentists may balance bill you the difference between the contracted fee and their usual fee.
- **Largest dentist network.** Delta Dental offers access to the largest dentist network in the U.S.† Four out of five dentists nationwide are contracted Delta Dental Premier dentists, so chances are there's a wide choice of Premier dentists near you. Use your desktop or mobile device to search for a dentist at deltadentalins.com.
- **Visit the dentist of your choice.** Want to visit a non-Delta Dental dentist? No problem. You can visit

any licensed dentist, but your costs are usually lowest with a Premier dentist.

- **Log in to Online Services.** Check benefits, eligibility and claims status, view or print an ID card and use our "Fee Finder" tool to check average costs in your area. You can also change your Profile preference to go paperless. Use your mobile device to access many of these tools on the go; show the dental office your ID card information instead of carrying a printed card.

Visit the *SmileWay*® Wellness section of our site for dental health articles, videos, quizzes and a risk assessment tool. You can also subscribe to our free dental health e-newsletter.

† *Netminder Dental Network Trend Report, March 2013.*



Socialize with us: deltadentalins.com/enrollees



Plan Benefit Highlights for: North Ranch Benefits Trust

Group No: 00464 – Delta Premier
Group D \$1,500 Maximum

Effective Date: 1/1/2014

Delta Dental Premier®
Benefit Highlights

| | | |
|-------------------------------|---|-----------------------------|
| Eligibility | Primary enrollee, spouse (includes domestic partner) and eligible dependent children to age 26. | |
| Deductibles | \$50 per person / \$150 per family each plan year | |
| Deductibles waived for D & P? | Yes | |
| Maximums | \$1,500 per person each each plan year | |
| Waiting Period(s) | Basic Benefits None | Major Benefits 12 Months |

| Benefits and Covered Services* | Delta Dental Premier dentists** | Non-Delta Dental dentists** |
|--|--|------------------------------------|
| Diagnostic & Preventive Services (D & P) Exams, cleanings, x-rays | 80 % | 80 % |
| Basic Services Fillings, simple tooth extractions, sealants | 80 % | 80 % |
| Oral Surgery Covered Under Basic Services | 80 % | 80 % |
| Endodontics (root canals) Covered Under Major Services | 50 % | 50 % |
| Periodontics (gum treatment) Covered Under Major Services | 50 % | 50 % |
| Major Services Crowns, inlays, onlays and cast restorations, bridges and dentures , implants | 50 % | 50 % |

* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.

** Fees are based on Premier contracted fees for Premier dentists and Premier contracted fees for non-Delta Dental dentists.

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| Delta Dental of California 100 First St. San Francisco, CA 94105 | Customer Service 800-765-6003 | Claims Address P.O. Box 997330 Sacramento, CA 95899-7330 |
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Deltadentalins.com

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.