



Programs at a Glance

Employer-Sponsored Plans (10-Plus Full-time Employees)

| Program | Delta Dental PPO - Plus Premier | Delta Dental PPO - Point of Service | Delta Dental PPO | Delta Dental - Choice |
|---------------------|--|---|---|---|
| Networks | Utilizes both the PPO and Premier networks on a “passive” basis nationwide. | Utilizes both the PPO and Premier networks nationwide on a “Point of Service” basis. | Utilizes the PPO network as the primary network, and the Premier network as an alternative network nationwide. | Utilizes either the PPO network or the Premier network nationwide. |
| Features | <p>Same plan design for PPO, Premier, and non-network providers.</p> <p>Provides two networks for maximum access and savings opportunities.</p> <p>Provider reimbursement based on network utilized.</p> <p>No balance billing when utilizing the PPO or Premier networks.</p> <p>Greater network savings when utilizing a PPO provider.</p> <p>Network savings apply to many non-covered services. Pre-existing conditions covered.</p> <p>No benefit waiting periods except for late enrollees.</p> <p>Complimentary EyeMed Vision Care discount program included.</p> | <p>Plan design varies when utilizing a PPO, Premier, or non-network provider.</p> <p>Provides two networks for maximum access, savings and enhanced benefit opportunities.</p> <p>Provider reimbursement based on network utilized.</p> <p>No balance billing when utilizing the PPO or Premier networks.</p> <p>Enhanced benefits and greater network savings when utilizing a PPO provider.</p> <p>Network savings apply to many non-covered services. Pre-existing conditions covered.</p> <p>No benefit waiting periods except for late enrollees.</p> <p>Complimentary EyeMed Vision Care discount program included.</p> | <p>Same plan design for PPO, Premier, and non-network providers.</p> <p>Provider reimbursement based on PPO network.</p> <p>No balance billing when utilizing the PPO network. Premier network can balance bill only the difference between the PPO allowable and the Premier allowable.</p> <p>Network savings apply to many non-covered services.</p> <p>Pre-existing conditions covered.</p> <p>No benefit waiting periods except for late enrollees.</p> <p>Complimentary EyeMed Vision Care discount program included.</p> | <p>Program identifies the exact dollar amount for which members are responsible, by procedure, when treatment is by a provider in the applicable network.</p> <p>Provider reimbursement based on either the PPO or Premier network depending on which network the product is utilizing.</p> <p>No balance billing above the PPO or Premier allowable amount.</p> <p>Greater premium savings when utilizing the PPO network.</p> <p>Network savings apply to many non-covered services. Pre-existing conditions covered.</p> <p>No benefit waiting periods except for late enrollees.</p> <p>Complimentary EyeMed Vision Care discount program included.</p> |
| Underwriting | <p>50% or greater employer contribution toward “Employee Only” premium.</p> <p>Minimum enrollment requirement is 10 eligible full-time employees or 25% of full-time employees, whichever is greater.</p> <p>No minimum dependent enrollment requirements.</p> <p>Orthodontic coverage requires a minimum of 25 eligible full-time employees or 25%, whichever is greater enrolled.</p> | <p>50% or greater employer contribution toward “Employee Only” premium. LAN</p> <p>Minimum enrollment requirement is 10 eligible full-time employees or 25% of full-time employees, whichever is greater.</p> <p>No minimum dependent enrollment requirements.</p> <p>Orthodontic coverage requires a minimum of 25 eligible full-time employees or 25%, whichever is greater enrolled.</p> | <p>50% or greater employer contribution toward “Employee Only” premium.</p> <p>Minimum enrollment requirement is 10 eligible full-time employees or 25% of full-time employees, whichever is greater.</p> <p>No minimum dependent enrollment requirements.</p> <p>Orthodontic coverage requires a minimum of 25 eligible full-time employees or 25%, whichever is greater enrolled.</p> | <p>50% or greater employer contribution toward “Employee Only” premium.</p> <p>Minimum enrollment requirement is 10 eligible full-time employees or 25% of full-time employees, whichever is greater.</p> <p>No minimum dependent enrollment requirements.</p> <p>Orthodontic coverage requires a minimum of 25 eligible full-time employees or 25%, whichever is greater enrolled.</p> |
| Advantages | <p>Passive network environment, utilizing both the PPO and Premier networks.</p> <p>Maximizes network access and minimizes employee disruption.</p> <p>Provider reimbursement based on network utilized.</p> | <p>Plan design varies based on network utilized.</p> <p>Higher benefit levels when utilizing PPO providers versus Premier or non-network providers.</p> <p>Provider reimbursement based on network utilized.</p> | <p>Maximum network savings.</p> <p>Premier network available as an alternative network.</p> <p>Subscribers are financially responsible for only the difference between the PPO allowable and Premier allowable.</p> | <p>Lower premium cost option.</p> <p>Patient copayments based on a scheduled dollar amount.</p> <p>Provider network can be either the PPO or Premier.</p> |

Voluntary Plans (10-Plus Full-time Employees)

| Delta Dental PPO Point-of-Service | Delta Dental - Choice |
|---|---|
| Utilizes both the PPO and Premier networks nationwide on a “Point of Service” basis. | Utilizes either the PPO network or the Premier network nationwide. |
| <p>Plan design varies when utilizing a PPO, Premier, or non-network provider.</p> <p>Provides two networks for maximum access, savings and enhanced benefit opportunities.</p> <p>Provider reimbursement based on network utilized.</p> <p>Enhanced benefits and greater network savings when utilizing a PPO provider.</p> <p>No balance billing when utilizing the PPO or Premier networks.</p> <p>Network savings apply to many non-covered services. Pre-existing conditions covered.</p> <p>No benefit waiting periods on take-over groups with similar benefits, except for “late enrollees.”</p> | <p>Program identifies the exact dollar amount for which members are responsible, by procedure, when treatment is by a provider in the applicable network.</p> <p>Provider reimbursement based on either the PPO or Premier network depending on which network the product is utilizing.</p> <p>No balance billing above the PPO or Premier allowable amount.</p> <p>Greater premium savings when utilizing the PPO network.</p> <p>Network savings apply to many non-covered services. Pre-existing conditions covered.</p> <p>No benefit waiting periods on take-over groups with similar benefits, except for “late enrollees.”</p> |
| <p>Less than 50% employer contribution.</p> <p>Minimum enrollment requirement is 10 eligible full-time employees or 25% of full-time employees, whichever is greater.</p> <p>No minimum dependent enrollment requirements.</p> <p>Orthodontic coverage requires 25 or more full-time employees enrolled.</p> | <p>Less than 50% employer contribution.</p> <p>Minimum enrollment requirement is 10 eligible full-time employees or 25% of full-time employees, whichever is greater.</p> <p>No minimum dependent enrollment requirements.</p> <p>Orthodontic coverage requires 25 or more full-time employees enrolled.</p> |
| <p>Greater network savings when utilizing a PPO provider.</p> <p>Provider reimbursement based on network utilized.</p> | <p>Lower premium cost option.</p> <p>Patient copayments based on a scheduled dollar amount.</p> <p>Provider network can be either the PPO or Premier.</p> |



Programs at a Glance

Small Business Plans (2-9 Full-time Employees)

| Program | Delta Dental PPO - Plus Premier | Delta Dental PPO |
|---------------------|--|--|
| Networks | Utilizes both the PPO and Premier networks on a "passive" basis nationwide. | Utilizes the PPO network as the primary network, and the Premier network as an alternative network nationwide. |
| Features | <p>Same plan design for PPO, Premier, and non-network providers. Provides two networks for maximum access and savings opportunities.</p> <p>Provider reimbursement based on network utilized.</p> <p>No balance billing within either the PPO or Premier networks.</p> <p>Greater network savings when utilizing a PPO provider.</p> <p>Network savings apply to many non-covered services.</p> <p>Pre-existing conditions covered.</p> <p>No benefit waiting periods on take-over groups with similar benefits, except for "late enrollees".</p> <p>Complimentary EyeMed Vision Care discount program included.</p> | <p>Same plan design for PPO, Premier, and non-network providers.</p> <p>Provider reimbursement based on PPO network.</p> <p>No balance billing within PPO network. Premier network can balance bill only the difference between the PPO allowable and the Premier allowable.</p> <p>Network savings apply to many non-covered services.</p> <p>Pre-existing conditions covered.</p> <p>No benefit waiting periods on take-over groups with similar benefits, except for "late enrollees".</p> <p>Complimentary EyeMed Vision Care discount program included.</p> |
| Underwriting | <p>Employer contributes 100% of "Employee Only" premium.</p> <p>100% of full-time employees must enroll.</p> <p>No minimum dependent enrollment requirements.</p> | <p>Employer contributes 100% of "Employee Only" premium.</p> <p>100% of full-time employees must enroll.</p> <p>No minimum dependent enrollment requirements.</p> |
| Advantages | <p>Passive network environment, utilizing both the PPO and Premier networks.</p> <p>Maximizes network access and minimizes employee disruption.</p> <p>Provider reimbursement based on network utilized.</p> | <p>Maximum network savings.</p> <p>Premier network available as an alternative network.</p> <p>Subscribers are financially responsible for only the difference between the PPO allowable and Premier allowable.</p> |

Plans for Individuals & Families

| Delta Dental Patient Direct | Delta Dental Premier - Choice | Delta Dental PPO - Point of Service |
|--|---|--|
| Discounts only available through Patient Direct participating dentists. | Utilizes the Premier network nationwide. | Utilizes both the PPO and Premier networks on a "Point of Service" basis nationwide. |
| <p>Discounts on the majority of dental services.</p> <p>No waiting periods.</p> <p>No deductibles.</p> <p>No annual maximum.</p> <p>No claim forms.</p> <p>"Ask a Dentist", a 24/7 online forum that lets you email questions to a dental professional.</p> <p>Complimentary EyeMed Vision Care discount program included.</p> | <p>Program identifies the exact dollar amount for which members are responsible by procedure.</p> <p>No balance billing above the Premier allowable amounts.</p> <p>Network savings apply to many non-covered services.</p> <p>Dependent orthodontic coverage.</p> <p>Pre-existing conditions covered.</p> <p>Complimentary EyeMed Vision Care Discount program included.</p> | <p>Plan design varies when utilizing PPO, Premier, or out-of-network providers.</p> <p>Provides two networks for maximum access, savings and enhanced benefit opportunities.</p> <p>Provider reimbursement based on network utilized.</p> <p>Enhanced benefits and greater network savings when utilizing a PPO provider. No balance billing when utilizing the PPO or Premier networks.</p> <p>Network savings apply to many non-covered services.</p> <p>Pre-existing conditions covered.</p> <p>Complimentary EyeMed Vision Care Discount program included.</p> |
| <p>All residents of Oklahoma are eligible and acceptance is guaranteed.</p> <p>Primary subscriber must be 18 years or older.</p> | <p>All residents of Oklahoma are eligible and acceptance is guaranteed.</p> <p>Primary subscriber must be 18 years or older.</p> <p>Waiting periods may be waived with proof of prior coverage.</p> | <p>All residents of Oklahoma are eligible and acceptance is guaranteed.</p> <p>Primary subscriber must be 18 years or older.</p> <p>Waiting periods may be waived with proof of prior coverage.</p> |
| <p>Discounts on the majority of dental services.</p> <p>Affordable annual rate.</p> <p>Easy to use.</p> | <p>Member co-payments based on a scheduled dollar amount.</p> <p>Premier network access.</p> | <p>Plan design varies based on network utilized.</p> <p>Higher benefit levels when utilizing PPO providers versus Premier or non-network providers.</p> <p>Provider reimbursement based on network utilized.</p> |

Delta Dental of Oklahoma 2009 Fact Sheet

•Provider Network:

- Premier dentists: nearly 1,500
- PPO dentists: 800
- Patient Direct dentists: 400
- Total Premier Office Locations: 1,338
- Total PPO Office Locations: 2,099

•Leadership Statistics:

- Client Satisfaction: 98%
- Client Retention: 97%
- Dental Claims Processed: Avg. 672,000/yr
- Dental Claims Accuracy: 99.99%

•Charitable Foundation:

- 2009 Total Contribution: nearly \$1.5 mi.
- * 54% - Dental Clinic Support
- * 20% - Dental Education
- * 18% - Dental Care Facilitation
- * 8% - Administrative costs/other

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