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|-------------------------------------|---|
| <b>Plan Benefit Highlights for:</b> | <b>PPO \$2,000 with Orthodontic</b>                       |
| <b>Group No:</b>                    | <b>Active and Cobra, (Retirees - exclude Orthodontic)</b> |

|                               |  |                        |                      |
|-------------------------------|--|------------------------|----------------------|
| <b>Eligibility</b>            | Primary enrollee, spouse (includes domestic partner) and eligible dependent children to age 26   |                        |                      |
| <b>Deductibles</b>            | In-Network: <b>N/A</b><br>Out-of-Network: <b>\$25</b> per person, <b>\$75</b> per family, per plan year  |                        |                      |
| Deductibles waived for D & P? | In-Network: <b>N/A</b><br>Out-of-Network: <b>No</b>  |                        |                      |
| <b>Maximums</b>               | The maximum benefit paid per calendar year is <b>\$2,000</b> per person in-network<br>The maximum benefit paid per calendar year is <b>\$1,000</b> per person out-of-network |                        |                      |
| <b>Waiting Period(s)</b>      | Basic Benefits<br>None   | Major Benefits<br>None | Orthodontics<br>None |

| <b>Benefits and Covered Services*</b>   | <b>In-PPO Network**</b>                                      | <b>Out-of-PPO Network**</b> |
|---|--|-----------------------------|
| <b>Diagnostic &amp; Preventive Services (D &amp; P)</b><br>Exams, 2 cleanings, x-rays | 100 %  | 50 %                        |
| <b>Basic Services</b><br>Fillings, simple tooth extractions, sealants                 | 100 %  | 50 %                        |
| <b>Endodontics</b> (root canals)<br>Covered Under Basic Services                      | 100 %  | 50 %                        |
| <b>Periodontics</b> (gum treatment)<br>Covered Under Basic Services                   | 100 %  | 50 %                        |
| <b>Oral Surgery</b><br>Covered Under Basic Services                                   | 100 %  | 50 %                        |
| <b>Major Services</b><br>Crowns, inlays, onlays and cast restorations                 | 100 %  | 50 %                        |
| <b>Prosthodontics</b><br>Bridges, dentures, implants                                  | 50 %   | 50 %                        |
| <b>Orthodontic Benefits</b><br><b>Adults and dependent children</b>                   | <b>50%</b>   | 50%                         |
| <b>Orthodontic Maximums</b>   | Separate <b>\$1,500</b> Lifetime maximum per person          |                             |
| <b>Dental Accident Benefits</b>   | 100% (separate \$1,000 maximum per person per calendar year) | 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.

\*\* Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

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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.