

WELCOME TO DELTA DENTAL OF MASSACHUSETTS.

As a member of the Delta Dental PPO *Plus Premier* plan, you will enjoy outstanding access and considerable savings by leveraging two of our national dental networks, Delta Dental PPO and Delta Dental Premier.

Plus enjoy new additional benefits:

- **Coverage for orthodontics**
 - 50% to a lifetime maximum of \$1,000
- **Coverage for dental implants**
 - Covered as a major restorative benefit
- **Additional benefits under our Preventistry™ program**

Two National Networks Offer Best-in-Class Access and Big Savings

- **Delta Dental PPO Network**
 - Members will enjoy the greatest savings when visiting a Delta Dental PPO network dentist
 - No claim forms
 - No balance billing
- **Delta Dental Premier Network**
 - Members will enjoy the wide access of the Delta Dental Premier network and the savings negotiated with the Delta Dental Premier network
 - No claim forms
 - No balance billing

PREVENTISTRY: For better oral health

Two diseases cause almost all dental problems – caries, which causes tooth decay, and periodontal, or gum disease.

And both are almost 100% preventable.

The goal of Delta Dental's Preventistry approach is to prevent more serious problems in the future by ensuring patients at high risk get the treatment they need, when they need it.

- Outreach to high-risk members with caries or periodontal disease
 - To help manage the disease
 - Reduce their risk of needing restorative care later
- Additional benefits for high-risk members
 - Antimicrobial mouth rinse
 - Prescription strength fluoride toothpaste
 - 4 periodontal cleanings per year for patients with periodontal disease

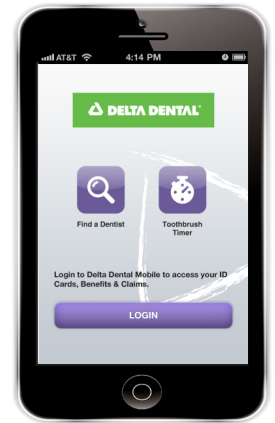


Delta Dental PPO Plus Premier Rollover Max Benefit

- **Allows qualifying members to carry over a portion of unused benefit dollars into subsequent years**
- **Rewards those who maintain good oral health**
- **Here's how it works:**
 - If you have at least one cleaning or checkup within the calendar year, and
 - Your total plan year claims do not exceed \$700
 - You can roll over \$500 towards the next year's annual maximum!
 - The maximum accumulated rollover total is capped at \$1,250

Other benefits and features of your new Delta Dental plan:

- Our Delta Dental Mobile App, where you can view claims, find a network dentist, access your ID card and more – right on your iPhone or Android smartphone
- Online access to your dental information at www.deltadentalma.com, where you can find a network dentist, check eligibility, verify your annual maximum, check your Rollover Max balance, find out the date of your last cleaning, check the status of your claims, and much more



TO GET THE DELTA DENTAL MOBILE APP:

Delta Dental's mobile app is available for mobile devices using iOS (Apple) or Android. To download and install the app on your device, visit the App Store (Apple) or Google Play (Android). Or, if you have a QR Code Reader installed on your phone, scan the code at the right to download. You will need an internet connection in order to download and use our free app.

Welcome again to Delta Dental. It's great to have you as a member, and we hope your benefits help provide a lifetime of healthy smiles. If you have any questions, just call Customer Service at 800-872-0500.

The information on this summary should be used as a guideline for your dental benefits plan. For detailed information on your group's plan, riders, terms and conditions, or limitations and exclusions, refer to your plan's Subscriber Certificate, which is available through your benefits administrator.



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