DENTAL PLANS COMPARISON

Primary Differences

The dental plans available for your selection are not identical. The following is a comparison of the primary differences between them. *Note that DeltaCare USA is available in California only*. The Directors make no recommendation regarding the plans but make them available so you may select the one most suited to your needs.

Upon enrollment, you may call your chosen dental plan for a complete list of all benefits and coverage, with applicable Exclusions and limitations and a complete listing of affiliated dentists, or you may request complete information prior to enrollment directly from the dental plan(s) at the telephone numbers indicated below.

| Dental Plan Comparison Chart | | |
|--------------------------------|--|---|
| | Available Nationwide | Available in California Only |
| | Delta Dental PPO 888.335.8227 | DeltaCare USA 800.422.4234 |
| Dentists Available | The dentist of your choice, anywhere in the world. (Using Delta PPO dentists may reduce your out-of- pocket expense.) | Must use selected DeltaCare affiliated dentist only; dentists located throughout California |
| Costs to You for More Services | You pay 20% of the Usual, Customary and Reasonable Rate | No cost to you |
| Deductible | \$25 annually per person, up to a maximum of \$50 per family | No Deductible |
| Maximum | \$2,000 per person, per calendar year | No annual maximum |
| Orthodontics | Eligible Dependent children only Pays 50% of Usual, Customary and Reasonable Rates \$1,000 lifetime maximum | Eligible Dependent: Children: \$1,100 Adults: \$1,500 Start-up Fee: \$250 |