Delta Dental PPO[™] – Easy, Friendly, Accessible

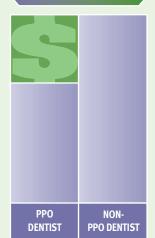


We'll do whatever it takes and then some.

Save with a PPO dentist

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 PPO^{\dagger} 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 PPO dentist. Our PPO network dentists accept reduced fees for covered services, so you'll usually pay the least when you visit a PPO network dentist. Non-Delta Dental dentists may balance bill you the difference between the contracted fee and their usual fee.
- Large dentist network. Since Delta
 Dental offers access to some of
 the largest dentist networks in the
 U.S., † chances are there's a wide
 choice of PPO dentists near your
 home or office. 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
 PPO 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.













[†] In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.

Plan Benefit Highlights for:

Davis Joint Unified School District

Continued Classified Retires

(Certificated, Classified, Retirees, Management/Confidential Retirees)

Group No: 07010-00041, 00042, 01041, 01042 & 01043

Eligibility	Primary enrollee, spouse (includes domestic partner) and eligible dependent children to age 26			
Deductibles	No Deductible			
Deductibles waived for D & P?	N/A			
Maximums	PPO Network: \$1,700 per person each calendar year			
	Non-PPO Network: \$1,500 per person each calendar year			
Waiting Period(s)	Basic Benefits None	Major Benefits None	Orthodontics None	

Benefits and Covered Services*	Delta Dental PPO dentists**	Non-Delta Dental PPO dentists**
Diagnostic & Preventive Services (D & P) Exams, two cleanings, x-rays	70-100 %	70-100 %
Basic Services Fillings, simple tooth extractions and sealants	70-100 %	70-100 %
Endodontics (root canals) Covered Under Basic Services	70-100 %	70-100 %
Periodontics (gum treatment) Covered Under Basic Services	70-100 %	70-100 %
Oral Surgery Covered Under Basic Services	70-100 %	70-100 %
Major Services Crowns, inlays, onlays and cast restorations	70-100 %	70-100 %
Prosthodontics Bridges and dentures	50 %	50 %
Dental Accident Benefits	100 % (separate \$1,000 maximum per person each calendar year)	

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

Delta Dental of California	Customer Service	Claims Address
100 First St.	866-499-3001	P.O. Box 997330
San Francisco, CA 94105		Sacramento, CA 95899-7330

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.