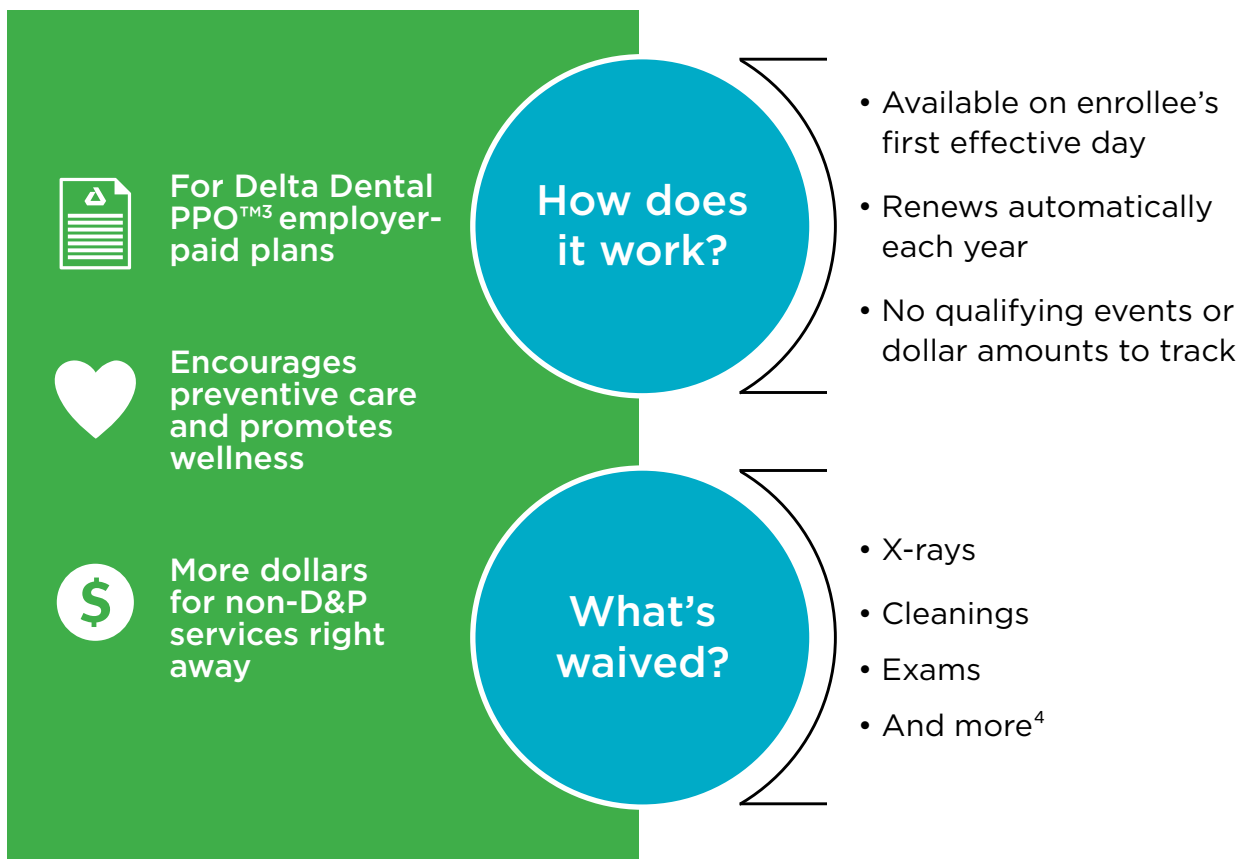


D&P Maximum Waiver® Option¹

Wave “hello” to wellness

Delta Dental's² D&P Maximum Waiver option can help keep enrollees well — which makes for benefit dollars well-spent. With D&P Maximum Waiver, costs for covered diagnostic and preventive dental services don't accrue against plan year maximums. Enrollees will effectively have more dollars to use for other needed dental services.

Maximize smiles and savings with D&P Maximum Waiver



Two routine dental checkups including: Exams, x-rays, cleanings	Without D&P Maximum Waiver			
	\$1,000 Maximum	Delta Dental pays: \$350	Enrollee pays: \$0	Maximum remaining: \$650
	With D&P Maximum Waiver			
	\$1,000 Maximum	Delta Dental pays: \$350	Enrollee pays: \$0	Maximum remaining: \$1,000

Note: Sample assumes two routine checkups and \$1,000 annual maximum. D&P services are not subject to the annual deductible.

Help enrollees stretch their dental benefit dollars

Enrollees don't have to forego routine and preventive care in order to "save" annual maximum dollars for more expensive procedures. Promoting routine care could reduce the need for expensive dental services in the future resulting from missed oral examinations that have left other potential risks undetected.

The D&P Maximum Waiver option is an effective way to encourage healthy behavior. Contact a Delta Dental sales representative today for more information and a quote.

Visit deltadentalins.com/about/contact/sales.html to locate your Delta Dental regional sales office.

¹ Not all groups are eligible for this option. Please see plan details or plan brochure for additional information.

² Delta Dental includes Delta Dental of California, Delta Dental of Pennsylvania, Delta Dental Insurance Company and our enterprise affiliates plus other member companies of the Delta Dental Plans Association.

³ Delta Dental PPO is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MT, NV and UT and by not-for-profit dental service companies in these states: CA – Delta Dental of California; PA, MD – Delta Dental of Pennsylvania; NY – Delta Dental of New York, Inc.; DE – Delta Dental of Delaware, Inc.; WV – Delta Dental of West Virginia, Inc. In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

⁴ See plan details or plan brochure for additional information.