



Delta Dental offers you what no other dental plan can — The Delta Dental Difference[®]. Millions of enrollees trust their smiles to Delta Dental because we deliver:

- **More savings.** The Delta Dental Difference can save you money because Delta Dental dentists won't charge you more than their contracted fee.
- **More dentists.** Three out of four dentists nationwide are contracted Delta Dental dentists, giving more enrollees convenient access to more dentists.
- **More satisfied customers.** Enrollees just like you rated Delta Dental more favorably on reputation, value, quality of care and customer service than any other brand.¹ We deliver an exceptional customer experience with fast and accurate claims processing, easy to use plans, and friendly service.

It's no wonder Delta Dental sets the industry standard for keeping enrollees smiling — we do whatever it takes and then some.

¹ Based on a nationwide survey "Brand Awareness and Perception Survey" by The Long Group for Delta Dental Plans Association (2008)

Delta Dental PPOSM

– Easy, Friendly, Accessible

We're pleased to be your partner in maintaining great oral health. The Delta Dental PPO* plan makes it easy for you to find a dentist, and easy to 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 money with a Delta Dental PPO dentist.** Our PPO network dentists accept reduced fees for covered services they provide you, so you'll usually pay the least when you visit a PPO network dentist.
- **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 when you see a PPO dentist.
- **Many network dentists to choose from.** With some of the largest dentist networks in the U.S., chances are there's a wide choice of network dentists near your home or office. Visit us at www.deltadentalins.com to search our dentist directory by location or specialty.
- **Easy to use your benefits.** When you visit a Delta Dental dentist, pay only your portion for services. Delta Dental dentists will file claim forms for you and receive payment directly from us. Many non-Delta Dental dentists ask that you pay the entire cost up front and wait for reimbursement.
- **Delta Dental's online services make getting information quick and easy.** Access your benefits and eligibility, print ID cards, get information about your claims — seven days a week. And check out Delta Dental's oral health resources too for tips and information that can help keep your smile healthy.

Greatest potential savings when you visit a Delta Dental PPO dentist

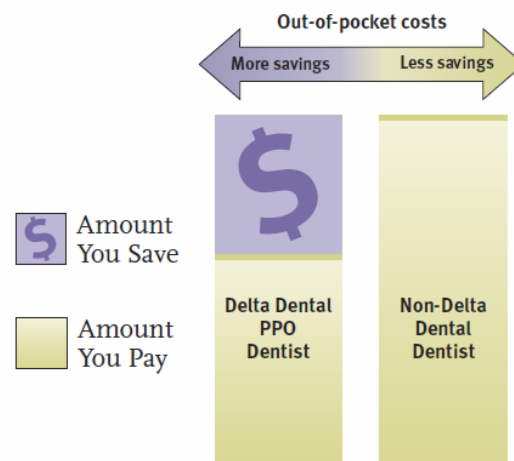


Illustration showing sample enrollee share of costs for information purposes only. Actual dentist fees and contract allowances will vary by region, procedure and by group contract.

* In Texas, Delta Dental offers a Dental Provider Organization (DPO) plan.

The following information is not intended or designed to replace or serve as an Evidence of Coverage or Summary Plan Description for the program. If you have specific questions regarding benefit structure, limitations or exclusions, consult your company's benefits representative.

Client Name: UCOP GSHIP

Group No.: 4633

BENEFIT HIGHLIGHTS FOR DELTA DENTAL PPO

WHO'S ELIGIBLE	Primary enrollee, spouse and eligible dependent children to age 23			
DEDUCTIBLES	In-network: \$25 per person, per plan year Out-of-network: \$50 per person, per plan year			
DEDUCTIBLE WAIVED FOR DIAGNOSTIC & PREVENTIVE?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>			
ANNUAL MAXIMUM	The maximum benefit paid per plan year is \$1,000 per person in-network The maximum benefit paid per plan year is \$750 per person out-of-network (The maximum amount for in and out-of-network services are combined; no member will have more than \$1,000 in benefits per plan year)			
WAITING PERIOD(S)	Basic Benefits None	Crowns & Casts None	Prosthodontics None	Orthodontics N/A

BENEFITS AND COVERED SERVICES*	In-PPO Network**	Out-Of-PPO Network**
DIAGNOSTIC & PREVENTIVE BENEFITS -- Oral examinations, routine cleanings, x-rays, fluoride treatment, space maintainers, specialist consultations	100 %	80 %
BASIC BENEFITS -- Fillings, root canals, periodontics (gum treatment), tissue removal (biopsy), oral surgery (extractions)	80 %	60 %
CROWNS, OTHER CAST RESTORATIONS -- Crowns, inlays, onlays and cast restorations	50 %	40 %
PROSTHODONTICS -- Bridges, partial dentures, full dentures	50 %	40 %

* Limitations or waiting periods may apply for some benefits; some services may be excluded. Please refer to your Evidence of Coverage or Summary Plan Description for waiting periods and a list of benefit limitations and exclusions.

** Fees are based on PPO fees for in-network dentists and the maximum plan allowance (MPA) for out-of-network dentists. Reimbursement is paid on Delta Dental contract allowances and not necessarily each dentist's actual fees.



Delta Dental of California
100 First Street
San Francisco, CA 94105

Customer Service
800-765-6003

Online Services
www.deltadentalins.com/UCGSHIP

Claims Address
P.O. Box 997330, Sacramento, CA 95899-7330

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