

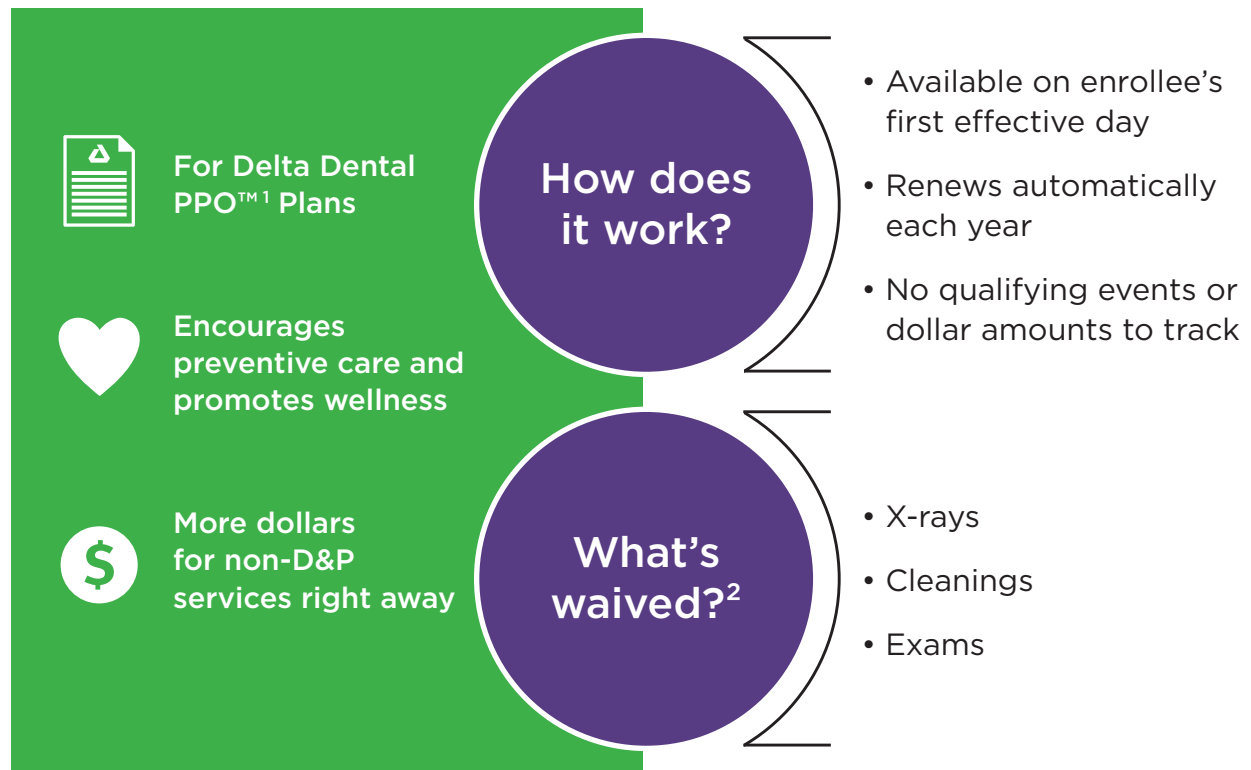


D&P Maximum Waiver[®] option

Wave “hello” to wellness

Delta Dental’s 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 Max Waiver



¹ Delta Dental PPO is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, 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, DE — Delta Dental of Delaware, WV — Delta Dental of West Virginia. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.

² Specific services may vary by plan.

	Without D&P Maximum Waiver			
Routine dental exams, cleanings and x-rays	\$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.

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 costly needed services. Routine preventive care could reduce the need for expensive dental services as a result of missed oral examinations that have left other potential risks undetected.

The D&P Maximum Waiver option is an effective way to encourage healthy behavior. To learn more, contact your Delta Dental Account Executive.