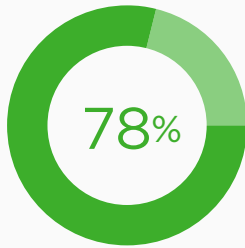




# Delta Dental networks at a glance

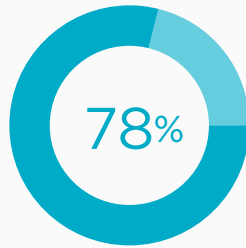
Delta Dental Plans Association, based in Oak Brook, Illinois, is the not-for-profit national association of 39 independent Delta Dental companies. Through these companies, Delta Dental is the nation's largest provider of dental insurance, covering more than 78 million Americans, and offering the country's largest dental network with approximately 157,000 participating dentists.

## Delta Dental network penetration as of September 2019



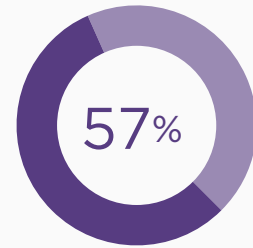
### Delta Dental PPO Plus Premier™

157,602 unique dentists out of 202,247 total eligible dentists.



### Delta Dental Premier®

157,492 unique dentists out of 202,247 total eligible dentists.



### Delta Dental PPO™

114,471 unique dentists out of 202,247 total eligible dentists.

## Delta Dental is the perfect partner for your company

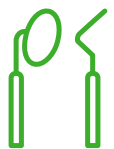
Delta Dental provides coverage to over 78 million Americans — nearly a quarter of the U.S. population — through 39 Delta Dental companies servicing all 50 states, the District of Columbia, and Puerto Rico. Delta Dental is the perfect partner as your employees' dental insurance provider.

### Growing network



342,107

Number of Delta Dental PPO Plus Premier locations (as of September 2019)



78%

Percentage of dentists in the U.S. that make up Delta Dental's network



78 million

Total Delta Dental members

### Dental network rank by provider

Dentist practicing locations (access points) summary

Rank	Network	Totals
1	Delta Dental PPO Plus Premier (P)	219,190
2	Delta Dental Premier (P)	218,912
3	Lincoln Financial DentalConnect	206,433
4	Sun Life Dental Network	201,358
5	Assurant Dental Network	191,721
6	Dental Network of America (DNoA) Preferred	190,492
7	MetLife PDP Plus	183,803
8	Principal PPO	183,076
9	Ameritas PPO	179,970
10	Guardian PPO	178,524
11	CIGNA Total DPPO	171,596
12	Aetna PPO II	167,487
13	Delta Dental PPO (P)	167,441

NetMinder Practicing Locations Summary, September 2019

[insert company name]  
[insert street address]  
[insert city, state, zipcode]

[insert local sales rep name here]  
[insert title]  
[insert email]

# Rollover Maximum Benefit Summary

## With *Rollover Max* from Delta Dental, you won't lose what you don't use.

Thanks to the *Rollover Max* benefit from Delta Dental, you can save some of your unused benefit dollars to be applied to future services that would otherwise exceed your plan maximum.

## *Rollover Max* is easy and automatic.

- To qualify for *Rollover Max*, **you must receive at least one cleaning or oral exam in the plan year.** If you don't receive a cleaning or exam, you won't be eligible to rollover any of your benefit dollars to the following year.
- In addition, your paid claims must not exceed the Plan Year Maximum "threshold" amounts outlined in the chart below.
- Once you qualify, some of your unused annual Plan Year maximum benefit dollars will automatically rollover for use in your next plan year and beyond. The amounts are outlined in the chart below.
- Annual Plan Year Maximum dollars are used first. *Rollover Max* dollars are used after the annual maximum amount for your plan has been exhausted.
- *Rollover Max* dollars cannot be applied to orthodontic treatment or other lifetime benefits.
- You must be enrolled for dental coverage before the 4th quarter of the plan (10/1-12/31) to qualify for the rollover that year.

## How *Rollover Max* works.

The chart below shows how *Rollover Max* is calculated based on your plan's annual Plan Year Maximum level.

## *Rollover Max* increases your dental benefit value.

You get more flexibility in planning and paying for your dental care, as well as the peace of mind knowing you have more benefits—if you need them, when you need them. Best of all, *Rollover Max* comes as part of your Delta Dental coverage.

	Your Plan Year Maximum benefit amount.	If your total yearly claims don't exceed this threshold amount.	Then you can roll over this amount to use next year, and beyond.	Your accumulated rollover total will not exceed this amount.

## How to check your *Rollover Max* balance online:

- Log on to your account at [deltadentalma.com](https://deltadentalma.com) (You'll need to register if this will be your first visit.)
- Click on Benefit Maximums.
- The rollover amount for each member will be listed under *Rollover Maximum*.

# Stretch your dental benefits by choosing the right dentist.

Did you know that the cost for a filling, a crown or other dental procedures can vary from dentist to dentist?

This means that you could end up paying more – and in some cases much more – based on which dentist you choose.

The good news is that we've made it easy for you to get the best price for care every time.

## Just choose a dentist from our Delta Dental PPO network.

Here is an example of what you can save on a porcelain crown:

BIGGEST SAVINGS		
When you visit a:	Delta Dental PPO dentist	Delta Dental Premier dentist
"Retail" fee charged by dentist:	\$1,288	\$1,288
Our lower, negotiated fee:	\$907.30	\$1,209.74
What you pay:	\$453.65	\$604.87
Additional Cost:	\$0	\$151.22

### Save all year long.

Over the year, those costs can add up.

Most plans include an annual benefit maximum. This is like a bank account for your dental coverage. Every time you get care, your dentist uses some of the funds. Once they are used up, the cost of care is your responsibility.

When you choose a Delta Dental PPO dentist, each withdrawal from the account will be smaller – stretching your dollars further.

And the great part is that because you are a Delta Dental of Massachusetts member, the Delta Dental PPO providers will not ask you for additional money beyond our discounted rate as long as you have benefit dollars in your account.

In short, you'll get **more services** for **less money**.

### How can I find a Delta Dental PPO dentist?

The really great news is that there are more than 228,000 dentists in the Delta Dental PPO Network of dentists. It's likely

there is one near your home or work. Of course, before you get care, you should check to see if your plan includes the Delta Dental PPO network.

There are three ways to find a Delta Dental PPO dentist near you

- Search on your computer or tablet by using our online Delta Dental PPO Only search
- Search on your smartphone with our Mobile App (Find a Dentist only)
- Talk to a Member Service Associate

### What if I already have a dentist?

For the greatest benefit value we recommend that you get all of your care from dentists in the Delta Dental PPO network. However, if the general dentist you are already seeing for routine care isn't in the Delta Dental PPO network, you can still save money on higher-cost, specialty services like root canals or oral surgery by selecting a participating Delta Dental PPO specialist.

It is easy to find specialists in the Delta Dental PPO network. Our search lets you choose dentists by specialty.



Delta Dental of Massachusetts  
465 Medford Street  
Boston, MA 02129  
[www.deltadentalma.com](http://www.deltadentalma.com)

Please note: The Delta Dental PPO Network, is not the same as the Delta Dental Premier Network. Even though you have access to both networks, the discounts are not the same between the two networks.

An Independent Licensee of the Delta Dental Plans Association.

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SP1108 (9/14)

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Health Care

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## YOUR HEARING HEALTH CARE PROGRAM FOR LIFE

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Call Amplifon at 1-888-402-1394 and we'll find a provider near you

2

We'll explain the Amplifon process and help you schedule an appointment

3

We'll send information to you and the provider, ensuring your discount is activated

[www.amplifonusa.com/ddma](http://www.amplifonusa.com/ddma)

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\*Savings on top of our already discounted pricing.  
Please bring this offer with you to your appointment.

**\$50**

off one  
hearing aid

OR

**\$125**

off two  
hearing aids

\*Some exclusions apply. Limited to one-time claim for loss and damage. Deductibles may apply.

Hearing services are administered by Amplifon Hearing Health Care, Corp. Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services, and its own financial and contractual obligations. Delta Dental of Massachusetts and Amplifon are independent, unaffiliated companies.

Delta Dental of Massachusetts is an Independent Licensee of the Delta Dental Plans Association. ®Registered Marks of the Delta Dental Plans Association.

The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00.

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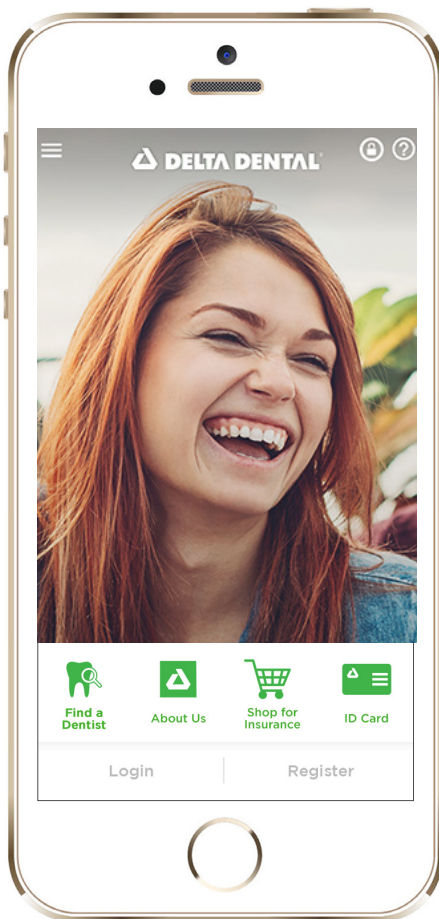


# Delta Dental mobile app

Manage your benefits anytime, anywhere



Your oral health is important to Delta Dental of Massachusetts — and to your overall health! We've designed our mobile app to make it easy for you to make the most of your dental benefits. Maximize your health, wherever you are! Search for a dentist near you, check claims and coverage, view ID cards and more, right on your mobile device.



## Getting started

Delta Dental's mobile app is optimized for iOS (Apple) and Android devices. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental. Or, scan the QR code at right. You will need an internet connection in order to download and use most features of our free app.



SCAN TO DOWNLOAD  
DELTA DENTAL MOBILE

## Using the mobile app without logging in

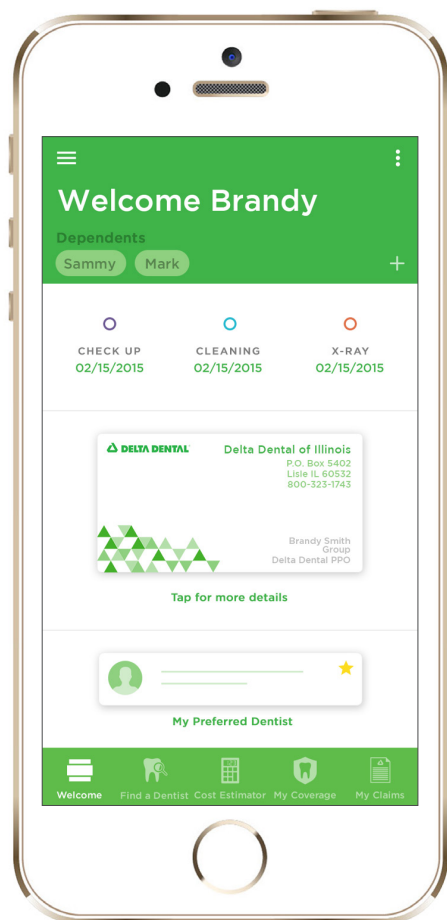
Anyone can use the Delta Dental mobile app without logging in to search for a dentist near you, access our toothbrush timer, LifeSmile Score risk assessment and Cost Estimator.

## Logging in to view benefits

Delta Dental subscribers can log in using the username and password they use to log in to our website. If you haven't registered for an account yet, you can do that within the app. If you've forgotten your username or password, you can also retrieve these via the Delta Dental mobile app.

# Delta Dental mobile app features

Log in to access the full range of tools and resources



## Mobile ID card

No need for a paper card. View and share your ID card from your phone, and easily save it to your device for quick access, including Apple Passbook and Google Wallet.

## My coverage and my claims

View information on your plan and coverage details, and check the status of claims for you and your family. Easily add your dependents to your account so you can access the whole family's coverage in one spot.

## Find a dentist

It's easy to find a dentist near you. Search and compare dental offices to find one that suits your needs. Save your family's preferred dentists to your account for easy access.

## Dental Care Cost Estimator\*

Find out what to expect with our Dental Care Cost Estimator. Our easy to use tool provides estimated cost ranges on common dental care needs for dentists in your area, now with the option to select your dentist for tailored cost estimates.

## LifeSmile Score

Do you know how your smile scores? Learn more about your personal oral health risk profile by taking our simple risk assessment survey.

## Toothbrush timer

Help your family keep up with their oral health routine by using this handy tool. Our timer counts down for two minutes while reminding you to brush each tooth.

\*Feature not available in all geographic areas and is subject to dentist participation.



## Secure access to your benefits

You must log in each time you access the secure portion of the mobile app. No personal health information is ever stored on your device. For more details on security, our Privacy Policy can be viewed by clicking the lock icon on the main menu.



## Keeping your teeth clean is easier – and less expensive – than ever

As a member of Delta Dental, you can now take advantage of significant discounts on two kinds of Z Sonic toothbrushes, as well as replacement heads.

With your member discount, you can get the premier Z Sonic toothbrush for \$59.95, \$140 off the Manufacturer's Suggested Retail Price (MSRP). The offer also includes 2 brush heads & 1 charging base. And as a member you also get discounts on replacement heads.

The Z Sonic pulses 31,000 – 48,000 times a minute and features 5 brushing modes (Clean, Whiten, Polish, Massage, and Sensitive) to customize your tooth cleaning experience.



### Take Your Sonic Cleaning on the Road

If you travel and want to keep your mouth healthy on the road, you can also pick up a Z Sonic travel toothbrush for \$14.50. This portable, battery powered, toothbrush gives you the benefits of sonic brushing in a size that can fit in your carry on, in the glove compartment or in your desk drawer.



### Save On Replacement Heads Too

On your first order of either the Z Sonic or Z Sonic Mini, if you also purchase a set of replacement brush heads, you will receive an additional 50% off on the price of the brush heads shown below PLUS free shipping.

## Here's How to Order:

### Online

- Go to: [myzsonic.com/DDMA](http://myzsonic.com/DDMA)
- Add products to your cart
- Enter payment information

### By Phone

- Call **1-888-228-7706**
- **Be sure to mention that you are a Delta Dental of Massachusetts member**

### Discount Codes:

- Z Sonic – \$59.95 (MSRP: \$199.95)
- 4 Regular Brush Heads – \$21.88 (MSRP: \$43.76)
- 4 Premium Brush Heads – \$25.88 (MSRP: \$51.76)
- Z Sonic Mini Travel Toothbrush – \$14.50  
Promo Code: DDMA4 (MSRP: \$19.95)
- 4 Z Sonic Mini Brush Heads – \$14.00 (MSRP: \$28.00)

Delta Dental of Massachusetts is an Independent Licensee of the Delta Dental Plans Association. \*Registered Marks of the Delta Dental Plans Association. Delta Dental of Massachusetts and Z Sonic are independent, unaffiliated companies.

The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00.