

When it comes to choices, nobody makes you smile more than Delta Dental of Kentucky. We have a wide selection of dentist networks and benefit plan designs to meet the needs of employees and their families. Available to employers with two or more employees (employer funded or voluntary) across the region or across the nation.

Delta Dental Premier®

- A managed fee-for-service plan with the largest dentist network in the nation, but the freedom to choose any licensed dentist.
- Selection from a wide network of dentists – over 89% of the dentists in Kentucky participate and there are over 152,000 unique dentists and over 356,000 dentist locations nationally.
- Members pay only deductibles, coinsurance and non-covered services when services are provided by network dentists.
- Participating dentists agree to accept the allowable amount negotiated by Delta Dental as payment in full for covered services, which means no balance billing or unbundling services and fees.
- Members pay lower out-of-pocket expenses when utilizing Delta Dental Premier's large network of participating dentists.
- Delta network dentists are credentialed to insure they are appropriately licensed, are in good standing with the Board of Dentistry, and carry malpractice insurance.
- Claims are submitted by participating dentists.

Delta Dental PPO Plus Premier™

- The Delta Dental PPO Plus Premier program has the most dentists and the most plans, which ultimately give the members the most choices.
- Members have a choice of going to a dentist in the Delta Dental PPO network, the Delta Dental Premier Network, or a licensed dentist not contracted with Delta.
- Members have the lowest out-of-pocket costs if they go to a PPO dentist, and the next lowest if they go to a Premier dentist.
- As long as a member goes to a network dentist, either PPO or Premier, they are guaranteed not to be balanced billed by the dentist.
- Delta network dentist cannot unbundle services and fees, or charge for any service not agreed to in the Delta contract.
- Members pay only deductibles, coinsurance, and non-covered services when provided by network dentists.
- Delta network dentists are credentialed to insure they are appropriately licensed, are in good standing with the Board of Dentistry, and carry malpractice insurance.
- Claims are submitted by participating dentists.

Delta Dental PPO™

- A preferred provider organization (PPO) plan offering top-quality, fee-for-service dental coverage with lower premiums.
- Selection from a wide network of dentists – over 63% of the dentists in Kentucky participate and there are over 102,000 unique dentists and over 282,00 dentist locations nationally.
- Members pay lower out-of-pocket cost if they go to a PPO dentist. Plan dentists cannot balance bill or unbundle services and fees.
- Employees can choose from our list of participating dentists or choose to go to an out-of-network dentist and pay a higher percentage of the dentist's fees.
- Members pay only deductibles, coinsurance and non-covered services when services are provided by network dentists.
- Delta network dentists are credentialed to insure they are appropriately licensed, are in good standing with the Board of Dentistry, and carry malpractice insurance.
- Claims are submitted by participating dentists.

DeltaCare®

- A DHMO plan which eliminates deductibles and focuses on improved oral health through preventive care, including regular checkups and x-rays.
- Predictable out-of-pocket expenses.
- The most aggressive pricing of any Delta Dental program.
- Members of DeltaCare use a primary care dentist, who refers them to specialists as needed.
- Dentists are located in metropolitan Louisville, Lexington, Northern Kentucky and major cities around the country, and are thoroughly credentialed by Delta Dental.

DeltaVision®

A partnership between Delta Dental of Kentucky and VSP® Vision Services, DeltaVision provides a comprehensive vision benefit plan to individuals and families. DeltaVision utilizes the VSP Choice Network with over 91,000 access points available.

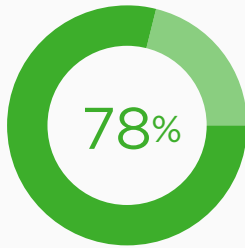
Individual and Family™ Plans

Delta Dental Individual and Family Plans – Delta Dental PPO and Delta Dental Premier – are available to anyone without access to group benefits. For information about these plans, please call Delta Dental at 800-955-2030 or visit our website at ky.deltadental.com

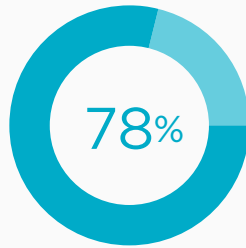
Delta Dental networks at a glance

Delta Dental of Kentucky, a not-for-profit benefit company, covers 700,000 smiles throughout the Commonwealth, helping members of your community get the oral care they deserve. Delta Dental is the nation's largest provider of dental insurance and offers the country's largest dental network with approximately 157,000 participating dentists.

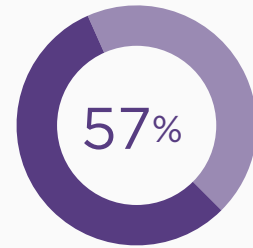
Delta Dental network penetration as of September 2019



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

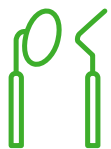
Delta Dental provides coverage to over 78 million Americans — nearly a quarter of the U.S. population — through 39 Delta Dental companies servicing all 50 states, the District of Columbia, and Puerto Rico. Delta Dental is the perfect partner as your employees' dental insurance provider.

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