

SMALL BUSINESS PROGRAM

For Group Size 5-99 Eligible Employees

BENEFITS	PPO 1	PPO 2	PPO 3	PPO 4
Diagnostic (deductible waived) ➤ Exams (2 per 12-month period) ➤ Bitewing x-rays (2 per 12-month period)	100%*	100%*	100%*	100%*
Preventive (deductible waived) ➤ Prophylaxis (cleaning) (2 per 12-month period) ➤ Fluoride treatments (to age 19) ➤ Sealants (to age 14) ➤ Space maintainers (to age 14) ➤ Pregnancy benefit (additional oral evaluation and choice of periodontal scaling, root planing or prophylaxis, or additional periodontal maintenance procedure)	100%*	100%*	100%*	100%*
Basic Restorative ➤ Fillings (amalgam “silver” and composite “white” non-molar)	50%*	80%*	80%*	80%*
Oral Surgery ➤ Extraction and oral surgery procedures, including pre- and post-operative care ➤ General anesthesia is covered when used in conjunction with covered oral surgical procedures	not a benefit	80%*	80%*	80%*
Endodontics ➤ Pulpal therapy ➤ Root canal	not a benefit	80%*	80%*	80%*
Periodontics ➤ Treatment to the gums and supporting structures of the teeth	not a benefit	80%*	80%*	80%*
Major Restorative ➤ Inlays ➤ Onlays ➤ Crowns	not a benefit	not a benefit	50%*	50%*
Prosthodontics ➤ Procedures for replacement of missing teeth by construction or repair of bridges and partial or complete dentures	not a benefit	not a benefit	50%*	50%*
Implants	not a benefit	not a benefit	50%*	50%*
Orthodontics ➤ Straightening of teeth (dependent children to age 19) ➤ \$1,000 lifetime maximum	not a benefit	not a benefit	not a benefit	50%*
Calendar year deductibles	\$25 Single \$75 Family	\$50 Single \$150 Family	\$50 Single \$150 Family	\$50 Single \$150 Family
Calendar year maximum per person	\$1,000	\$1,500	\$1,500	\$1,500

Major Restorative, Prosthodontics, Implants and Orthodontics – There is a six-month waiting period on major restorative, prosthodontic, implant and orthodontic services for groups with fewer than 25 employees and no prior coverage.

*The Delta Dental PPO program makes its payments for both participating and non-participating dentists based on the Delta Dental PPO Maximum Plan Allowances (PPO MPA) or the dentist’s charged fee, whichever is less (PPO Allowed Amount). Delta Dental PPO participating dentists agree to accept the PPO Allowed Amount as payment in full. Delta Dental’s benefit is a percentage of the PPO Allowed Amount; an enrollee copayment may be required. Deductibles may also apply. Dentists who participate in the Delta Dental Premier[®] network but not the Delta Dental PPO network may also charge the patient the difference between the PPO Allowed Amount and the Delta Dental Premier Allowed Amount. Non-participating dentists may balance bill the patient without limit by Delta Dental.

This information highlights coverage for the PPO 1, PPO 2, PPO 3, and PPO 4 dental programs; this highlight sheet is not intended to be a complete list or complete description of benefits. Exclusions and limitations may apply.

The benefit explanations contained herein are subject to all provisions of the Group Dental Contract, and do not modify such contract in any way, nor shall the enrollee accrue any rights because of any statement in or omission from this highlight sheet.

SMALL BUSINESS PROGRAM

For Group Size 5-99 Eligible Employees

Monthly Rates Valid for Effective Dates of January 1, 2010 through December 1, 2010*

LEVEL ONE RATES (See Underwriting Policies and Requirements for eligible industries based on SIC codes)

PENNSYLVANIA				
PA AREA 1: EASTERN REGION (Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton and Philadelphia counties)				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$11.75	\$18.18	\$26.97	\$26.97
Employee & Family	\$31.47	\$47.72	\$64.03	\$68.63
PA AREA 2: CENTRAL/NORTHEASTERN/WESTERN REGIONS				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$10.72	\$16.54	\$24.66	\$24.66
Employee & Family	\$28.73	\$43.51	\$58.36	\$62.52

MARYLAND				
MD AREA 1: EASTERN METRO REGION (Anne Arundel, Baltimore, Charles, Howard, Montgomery, Prince George's and St. Mary's counties)				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$12.36	\$19.72	\$28.76	\$28.76
Employee & 1 Dep.	\$23.71	\$37.76	\$55.40	\$57.13
Employee & Family	\$39.05	\$58.01	\$77.19	\$83.38
MD AREA 2: SOUTHERN / WESTERN REGIONS				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$10.91	\$17.31	\$25.35	\$25.35
Employee & 1 Dep.	\$20.84	\$33.15	\$48.65	\$50.01
Employee & Family	\$34.24	\$50.98	\$67.79	\$72.91

DISTRICT OF COLUMBIA				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$13.52	\$21.57	\$31.45	\$31.45
Employee & 1 Dep.	\$25.95	\$41.33	\$60.61	\$62.51
Employee & Family	\$42.72	\$63.46	\$84.46	\$91.20

NEW YORK				
NY AREA 1: NEW YORK COUNTY				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$15.93	\$24.92	\$36.42	\$36.42
Employee & 1 Dep.	\$35.05	\$54.54	\$77.55	\$80.39
Employee & Family	\$57.74	\$83.79	\$107.96	\$117.28
NY AREA 2: GREATER NEW YORK REGION (Bronx, King, Nassau, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Westchester counties)				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$13.79	\$21.58	\$31.52	\$31.52
Employee & 1 Dep.	\$30.35	\$47.20	\$67.11	\$69.56
Employee & Family	\$49.98	\$72.51	\$93.46	\$101.52
NY AREA 3: UPSTATE REGION				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$9.44	\$14.80	\$21.72	\$21.72
Employee & 1 Dep.	\$20.76	\$32.42	\$46.27	\$48.01
Employee & Family	\$34.27	\$49.73	\$64.52	\$69.96

DELAWARE				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$12.71	\$20.28	\$29.55	\$29.55
Employee & 1 Dep.	\$24.33	\$38.76	\$56.91	\$58.71
Employee & Family	\$40.08	\$59.52	\$79.23	\$85.69

WEST VIRGINIA				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$7.78	\$12.43	\$18.06	\$18.06
Employee & 1 Dep.	\$14.94	\$23.78	\$35.08	\$36.06
Employee & Family	\$24.60	\$36.54	\$48.83	\$52.59

Group Contribution and Participation Requirements:

Rates require that the employer will contribute at least 50% of the cost of the Plan (no more than 50% contribution by employee) and that there will be no less than 75% enrollment of all eligible employees and no less than 50% enrollment of their dependents. Rates are based on a minimum enrollment of 5 employees.

*Rates guaranteed for 12 months from the effective date. Monthly rates are based on the location of the group's headquarters.

SMALL BUSINESS PROGRAM

For Group Size 5-99 Eligible Employees

Monthly Rates Valid for Effective Dates of January 1, 2010 through December 1, 2010*

LEVEL TWO RATES (See Underwriting Policies and Requirements for eligible industries based on SIC codes)

PENNSYLVANIA				
PA AREA 1: EASTERN REGION (Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton and Philadelphia counties)				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$13.51	\$20.91	\$31.02	\$31.02
Employee & Family	\$36.19	\$54.88	\$73.63	\$78.92
PA AREA 2: CENTRAL/NORTHEASTERN/WESTERN REGIONS				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$12.33	\$19.02	\$28.36	\$28.36
Employee & Family	\$33.04	\$50.04	\$67.11	\$71.90

MARYLAND				
MD AREA 1: EASTERN METRO REGION (Anne Arundel, Baltimore, Charles, Howard, Montgomery, Prince George's and St. Mary's counties)				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$14.21	\$22.68	\$33.07	\$33.07
Employee & 1 Dep.	\$27.27	\$43.42	\$63.71	\$65.70
Employee & Family	\$44.91	\$66.71	\$88.77	\$95.89
MD AREA 2: SOUTHERN / WESTERN REGIONS				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$12.55	\$19.91	\$29.15	\$29.15
Employee & 1 Dep.	\$23.97	\$38.12	\$55.95	\$57.51
Employee & Family	\$39.38	\$58.63	\$77.96	\$83.85

DISTRICT OF COLUMBIA				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$15.55	\$24.81	\$36.17	\$36.17
Employee & 1 Dep.	\$29.84	\$47.53	\$69.70	\$71.89
Employee & Family	\$49.13	\$72.98	\$97.13	\$104.88

NEW YORK				
NY AREA 1: NEW YORK COUNTY				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$18.32	\$28.66	\$41.88	\$41.88
Employee & 1 Dep.	\$40.31	\$62.72	\$89.18	\$92.45
Employee & Family	\$66.40	\$96.36	\$124.15	\$134.87
NY AREA 2: GREATER NEW YORK REGION (Bronx, King, Nassau, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Westchester counties)				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$15.86	\$24.82	\$36.25	\$36.25
Employee & 1 Dep.	\$34.90	\$54.28	\$77.18	\$79.99
Employee & Family	\$57.48	\$83.39	\$107.48	\$116.75
NY AREA 3: UPSTATE REGION				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$10.86	\$17.02	\$24.98	\$24.98
Employee & 1 Dep.	\$23.87	\$37.28	\$53.21	\$55.21
Employee & Family	\$39.41	\$57.19	\$74.20	\$80.45

DELAWARE				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$14.62	\$23.32	\$33.98	\$33.98
Employee & 1 Dep.	\$27.98	\$44.57	\$65.45	\$67.52
Employee & Family	\$46.09	\$68.45	\$91.11	\$98.54

WEST VIRGINIA				
TIER STRUCTURE	PPO 1	PPO 2	PPO 3	PPO 4
Employee Only	\$8.95	\$14.29	\$20.77	\$20.77
Employee & 1 Dep.	\$17.18	\$27.35	\$40.34	\$41.47
Employee & Family	\$28.29	\$42.02	\$56.15	\$60.48

Group Contribution and Participation Requirements:

Rates require that the employer will contribute at least 50% of the cost of the Plan (no more than 50% contribution by employee) and that there will be no less than 75% enrollment of all eligible employees and no less than 50% enrollment of their dependents. Rates are based on a minimum enrollment of 5 employees.

*Rates guaranteed for 12 months from the effective date. Monthly rates are based on the location of the group's headquarters.

SMALL BUSINESS PROGRAM

Underwriting Policies and Requirements

Contribution and Participation Requirements for *Delta Dental PPOSM plus Premier* and *Delta Dental PPO*

- Rates require that the employer will contribute at least 50% of the cost of the plan (no more than 50% contribution by employee) and that there will be no less than 75% enrollment of all eligible employees and no less than 50% enrollment of their dependents.
- Rates require a minimum enrollment of 5 employees.
- Employer can offer PPO or PPO plus Premier with DeltaCare[®] USA as a Dual Choice, requiring a total enrollment of 10 employees – at least five enrolled in each plan.

Benefit Limitations

- Dependents are covered to age 19, full-time students to age 25.
- For PPO plus Premier 4 and PPO 4 programs: Standard benefit of \$1,000 lifetime maximum for Orthodontic services may be reduced by any amounts benefited for orthodontic services under previous dental plans.

For groups with 5 to 24 primary enrollees:

- New groups of 5 to 24 subscribers are subject to a 6-month waiting period from the group's effective date for Major Restorative, Prosthodontic, Implant and Orthodontic benefits. The waiting period will be waived for groups with proof of prior Major Restorative, Prosthodontic, Implant and Orthodontic coverage.

For groups with 25 to 99 primary enrollees:

- New groups of 25 to 99 enrollees are not subject to the 6-month waiting period for Major Restorative, Prosthodontic, Implant or Orthodontic benefits.

Maryland law requires we make the following statement:

Our compensation to physicians who offer health care services to our insured members or enrollees may be based on a variety of payment mechanisms such as fee-for-service payments, salary or capitation. Bonuses may be used with these various types of payment methods. If you desire additional information about our methods of paying physicians, or if you want to know which method(s) apply to your physician, please call Delta Dental at 800-932-0783 or write to: Delta Dental of Pennsylvania, One Delta Drive, Mechanicsburg, PA 17055.

Please note that the benefit payments made by Delta Dental to dentists, other dental care providers or enrollees are based on fee-for-service payment mechanisms and do not include salary, capitation or bonuses.

In Maryland, Delta Dental PPO and Delta Dental Premier are underwritten by Delta Dental of Pennsylvania, a not-for-profit dental service company.

Where your dental benefits premium goes

Amount of every \$100 in premiums used to pay for claims and administration*



* for the year ended December 31, 2008

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SMALL BUSINESS PROGRAM

Underwriting Policies and Requirements

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Most businesses qualify for Level One rates. However, please consult the following listing to see if your business qualifies for Level One or Level Two rates.

Eligible Industries

Level One	SIC Code
Advertising (except Misc. not classified #7319)	7311-7313
Agriculture, Forestry, Fishing (except seasonal employees)	0100-0999
Auto Rental Agencies	7513-7519
Automobile Parking Services	7521
Building Maintenance/Equipment Rental	7349-7359
Collection Agencies & Credit Reporting Services	7322-7323
Communication (Radio, Telephone, TV/Radio Broadcasting)	4800-4899
Community Service Organizations/Social Services	8300-8499
Computer Programming & Related Services	7371-7379
Construction Contractors	1500-1799
Direct Mailing, Reproductions, Secretarial Services	7331-7338
Disinfecting & Pest Control Services	7342
Electrical Repair (Radio, TV, A/C, Refrigerator)	7622-7629
Engineering & Management Services	8711-8748
Finance (Banks, Securities, Credit Agencies)	6000-6299
Funeral Services & Crematories	7261
Furniture Repair/Reupholstery	7641
Government-Funded Groups	8300-8499
Hospitals	8062-8069
Independent Auto Repair & Services	7532-7599
Laundry/Garment Services/Shoe Repair Shops	7211-7219/7251
Manufacturing (except Jewelry Manufacturing)	2000-2699
Manufacturing (Chemicals, Allied and Other Products)	2810-3999
Mining, Oil and Gas Extraction	1000-1499
Misc. Computer Services	7379
Misc. Repair (Welding, etc.)	7692-7699
Museum Art Galleries & Gardens	8412, 8422
News Syndicates	7384, 7383
Photofinishing Labs	7384
Printing & Publishing	2700-2799
Public & Private Schools (Elementary & High School)	8200-8299
Public Administration (Cities, Counties, Police, etc.)	9000-9720, 9722-9998
Retail	5200-5510, 5610-5699, 5712-5736, 5912-5999
Security Systems, Detectives, Armored Cars	7381-7382
Transportation	4000-4799

Level One Continued	SIC Code
Utilities	4900-4999
Wholesale Trade	5000-5199
Level Two	SIC Code
Advertising, Misc. not classified	7319
Amusement, Recreation & Entertainment	7800-7999
Auto Dealerships	5511-5599
Hotels	7000-7099
Insurance Carriers/Brokers	6300-6499
Jewelry Manufacturing	3911-3915
Legal	8100-8199
Management Carve-out (regardless of industry)	9999
Medical Groups	8000-8059 & 8082-8099
Photographic Studios	7221
Real Estate	6500-6799
Religious Organizations	8661
Restaurants	5800-5899
Tax Return Preparation Services/Misc. Personal Services	7291-7299
Watch, Clock & Jewelry Repair	7631

Ineligible Industries	SIC Code
Associations and Trusts ¹ (except #8661)	8600-8699
Beauty & Barber Shops	7231-7241
Dental Offices, Dental Labs and Medical Labs	8021, 8071, 8072
Employment Agencies	7361-7363
High Turnover ²	Varies
International Affairs	9721
Misc. Business Services	7389
Misc. Services not elsewhere classified	8999
Partnerships	no SIC
Private Households	811
Seasonal Employees (Christmas, Part-time help)	no SIC
Seasonal Employees (Agriculture)	0761-0783

¹ Management and the Administrative staff of Associations and Trusts are eligible under Level 1. Use SIC Code 8741.

² A business has "high turnover" if 20% or more of the average number of its employees during the past 12 months were newly hired for reasons other than the growth of the business.

Delta Dental PPOSM plus Premier and Delta Dental PPO Limitations and Exclusions

1. Services or supplies which are provided to patient by any federal or state government agency or by any municipality, county, or other political subdivision.
2. Charges for which benefits or services are provided to the patient by any hospital, medical or dental service corporation, any group insurance, franchise, or other prepayment plan for which an employer, union, trust or association makes contributions or payroll deductions (unless the coordination of benefit provisions provide otherwise).
3. Procedures to correct congenital or developmental malformations except for children eligible at birth.
4. Treatments or devices that increase the vertical dimension of an occlusion, restore an occlusion to normal, replace tooth structure lost by attrition or erosion, or otherwise.
5. Treatments or supplies primarily for cosmetic purposes.
6. Services provided or supplies furnished or devices started prior to the effective eligibility date of a patient.
7. Preventive plaque control programs, including oral hygiene programs.
8. Periodontal splinting, equilibration and gnathological recordings.
9. Myofunctional therapy.
10. Temporomandibular joint dysfunction, unless covered under the group contract.
11. Implant services are not a benefit under PPO plus Premier 1, PPO plus Premier 2, PPO 1 and PPO 2.
12. Prescription drugs, pre-medication, and relative analgesias.
13. Treatment or supplies for which the patient would have no legal obligation to pay in the absence of this or any other similar coverage.
14. Experimental procedures.
15. General anesthesia, except with covered oral surgery procedures of one or more simple extractions and/or with surgical extractions for patients under age 19; and except with three or more simple extractions and/or surgical extractions for patients age 19 and over.
16. Major Restorative services, inlays, onlays and crowns are not a benefit under PPO plus Premier 1, PPO plus Premier 2, PPO 1 and PPO 2.
17. Prosthodontic services, including bridges and dentures, are not a benefit under PPO plus Premier 1, PPO plus Premier 2, PPO 1 and PPO 2.
18. Orthodontic services, including tooth guide appliances, are not a benefit under PPO plus Premier 1, PPO plus Premier 2, PPO plus Premier 3, PPO 1, PPO 2 and PPO 3.
19. Oral Surgery services, including extractions, are not a benefit under PPO plus Premier 1 and PPO 1.
20. Endodontic services, including pulp therapy and root canals, are not a benefit under PPO plus Premier 1 and PPO 1.
21. Periodontic services, including treatment to the gums, are not a benefit under PPO plus Premier 1 and PPO 1.
22. Adult Orthodontics.
23. Prophylaxis and exams are a benefit twice in any twelve (12) month period.
24. Bitewing x-rays are a benefit twice in any twelve (12) month period.
25. Full mouth x-rays are a benefit once in any three (3) year period.
26. Sealants are a benefit, limited to age fourteen (14), once in any thirty-six (36) month period on unfilled permanent first and second molars.
27. Episodes of surgical periodontal treatment must be separated by a period of no less than five (5) years to qualify the patient for additional periodontal benefits.
28. Substandard work until corrected.