

SUMMARY OF BENEFITS (without Orthodontics)**

Plan Year 2006

PLAN DESIGNS – NO WAITING PERIOD FOR ANY PROCEDURE**

CLASSIC PROGRAM					OPTIONS PROGRAM (Businesses with 50-99 eligible employees only) – See back page for additional benefit upgrades –						
Services (or Benefits)	Premier 50	Premier 100	PPO		Premier	PPO 1		PPO 2		PPO 3	
			In-Network	Out-of-Network		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Payment Basis	MFA*	MFA*	PPO Allowed fees	PPO Allowed fees	MFA*	PPO Allowed fees	MFA*	PPO Allowed fees	MFA*	PPO Allowed fees	MFA*
Diagnostic & Preventive	50%	100%	100%	100% of allowed PPO fee [‡]	100%	100%	100%	100%	80%	100%	100%
Basic (fillings, oral surgery, root canals perio and sealants)	50%	80%	80%	80% of allowed PPO fee [‡]	80%	90%	80%	80%	80%	80%	80%
Crowns, cast restorations and prosthodontics	50%	50%	50%	50% of allowed PPO fee [‡]	50%	60%	50%	50%	50%	50%	50%
Calendar Year deductible	None	\$50 per patient	\$50 per patient		\$ 50 per patient/ \$150 per family	\$50/\$150		\$50/\$150		\$40/\$120	\$50/\$150
Calendar Year Maximum	\$1,000 or \$1,500	\$1,000 or \$1,500	\$1,000 or \$1,500		\$1,000, \$1,500 or \$2,000	\$1,000, \$1,500 or \$2,000		\$1,000, \$1,500 or \$2,000		\$1,000, \$1,500 or \$2,000	

RATES[†]

	Premier 50		Premier 100		PPO		Premier		PPO 1		PPO 2		PPO 3	
	Level 1 [§]	Level 2 [§]	Level 1	Level 2	Level 1	Level 2	Level 1	Level 2	Level 1	Level 2	Level 1	Level 2	Level 1	Level 2
\$1,000 Maximum														
One Party	\$32.14	\$38.56	\$47.50	\$56.97	\$34.87	\$41.82	\$41.51	\$45.66	\$39.23	\$43.16	\$35.76	\$39.34	\$39.09	\$43.00
Two Party	\$60.91	\$73.10	\$90.70	\$108.87	\$66.58	\$79.92	\$74.15	\$81.56	\$70.02	\$77.02	\$63.68	\$70.05	\$69.83	\$76.82
Three Party +	\$88.52	\$106.21	\$141.32	\$169.59	\$103.73	\$124.51	\$119.09	\$131.00	\$112.11	\$123.32	\$99.64	\$109.61	\$111.84	\$123.02
\$1,500 Maximum														
One Party	\$37.81	\$45.38	\$55.78	\$66.94	\$40.94	\$49.14	\$50.25	\$55.28	\$47.76	\$52.54	\$43.47	\$47.82	\$47.23	\$51.95
Two Party	\$71.14	\$85.37	\$106.56	\$127.91	\$78.26	\$93.87	\$88.60	\$97.46	\$84.16	\$92.57	\$76.40	\$84.04	\$83.26	\$91.58
Three Party +	\$100.18	\$120.21	\$166.06	\$199.27	\$121.89	\$146.29	\$137.99	\$151.79	\$130.55	\$143.61	\$116.02	\$127.62	\$129.36	\$142.29
\$2,000 Maximum														
One Party	N/A	N/A	N/A	N/A	N/A	N/A	\$54.58	\$60.04	\$52.05	\$57.26	\$47.23	\$51.95	\$51.22	\$56.34
Two Party	N/A	N/A	N/A	N/A	N/A	N/A	\$95.86	\$105.45	\$91.39	\$100.52	\$82.70	\$90.98	\$89.98	\$98.97
Three Party +	N/A	N/A	N/A	N/A	N/A	N/A	\$147.11	\$161.82	\$139.62	\$153.58	\$123.80	\$136.18	\$137.73	\$151.50

REQUIRED EMPLOYER CONTRIBUTION[‡]

<p>Employees: 75% to 100% with a minimum participation requirement of 80%</p> <p>Dependents: 50% to 100% with a minimum participation requirement of 50%</p> <p>Rate guarantee: One year for groups enrolling no later than December 1, 2006.</p>	<p>Employees: 75% to 100% with a minimum participation requirement of 80%</p> <p>Dependents: 0% to 100%</p> <p>Broker Commission: 10% flat, new and renewing business</p>
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*Payments to Delta dentists are based on the Maximum Fee Allowance (MFA). For non-Delta dentists, Delta bases its payment on the fees that satisfy the majority of Delta dentists or the submitted fees, whichever are less.

**Please refer to the marketing brochure for additional information (i.e., benefit copayments, deductibles and maximums; limitations & exclusions; enrollment guidelines; and a list of ineligible and eligible Level 1, Level 2 industries).

§Most businesses qualify for Level one rates. Please consult the list of Eligible/Ineligible Industries on the back of this rate page.

†In accordance with the disclosure requirements of California Health and Safety Code Section 1363 (f), Delta Dental's ratio of incurred claims to earned premiums for the latest calendar year was 83.92%.

‡Patient pays any copayment plus allowable charged amount above the allowed PPO fee.

‡If employer contributes 100% of cost, program requires 100% participation. See Enrollment Guidelines section for more details.

Eligible/Ineligible Industries

Premier and PPO

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
Building Maintenance/Equipment Rental	7349-7359
Collection Agencies & Credit Reporting Services	7322-7323
Communication (Radio, Telephone, TV/Radio Broadcasting)	4800-4899
Disinfecting & Pest Control Services	7342
Education (except Private Schools)	8200-8299
Electrical Repair (Radio, TV, A/C, Refrigerator)	7622-7629
Finance (Banks, Securities, Credit Agencies)	6000-6299
Funeral Services & Crematories	7261
Furniture Repair/Reupholstery	7641
Hospitals	8062-8069
Independent Auto Repair & Services	7532-7599
Laundry/Garment Services/Shoe Repair Shops	7211-7219/7251
Manufacturing (except Jewelry Manufacturing)	2000-3999
Mining, Oil and Gas Extraction	1000-1499
News Syndicates	7383
Printing & Publishing	2700-2799
Public Administration (Cities, Counties, Police, etc.)	9000-9999
Retail	5200-5510, 5600-5999
Transportation	4000-4799
Utilities	4900-4999
Wholesale Trade	5000-5199

Level Two

	SIC code
Auto Dealerships	5511-5599
Automobile Parking Services	7521
Computer Programming & Related Services	7370-7379
Construction Contractors	1500-1799
Direct Mailing, Reproductions, Secretarial Services	7331-7338

Level Two continued

	SIC code
Engineering & Management Services	8700-8799
Hotels	7000-7099
Insurance Carriers/Brokers	6300-6499
Legal	8100-8199
Medical Groups	8000-8059 & 8071-8099
Misc. Computer Services	7379
Misc. Repair (Welding, etc.)	7692-7699
Photofinishing Labs	7384
Photographic Studios	7221
Private Schools (Elementary & High School)	8211
Restaurants	5800-5899
Security Systems, Detectives, Armored Cars	7381-7382
Tax Return Preparation Services/Misc. Personal Services	7291-7299

Ineligible Industries

	SIC code
Advertising, Misc. not classified	7319
Amusement, Recreation & Entertainment	7800-7999
Associations and Trusts	8600-8699
Beauty & Barber Shops	7231-7241
Community Service Organizations/Social Services	8300-8499
Dental offices, Dental Labs and Medical Labs	8021, 8071, 8072
Employment Agencies	7361-7363
Government-funded Groups	8300-8499
Groups with high turnover	Varies
International Affairs	9721
Jewelry Manufacturing	3911-3915
Misc. Business Services	7389
Misc. Services not elsewhere classified	8999
Professional Employee Organizations (PEO)	7361
Real Estate	6500-6799
Seasonal Employees (Christmas/Part-time help)	no SIC
Seasonal Employees (Agriculture)	0761-0783
Watch, Clock & Jewelry Repair	7631

Contact your General Agent for the following benefit upgrades:

- A \$25/\$75 deductible is available in Options for all programs except PPO3.
- Ortho coverage for children only with a \$1,000 lifetime maximum per patient is available in all Classic programs with a minimum of 10 enrollees – See separate rate page containing Summary of Benefits with orthodontics.
- Ortho coverage for children only or adults and children with a choice of either \$1,000 or \$1,500 lifetime maximum per patient is available in all Options programs – See separate rate pages containing Summary of Benefits with orthodontics.
- Endodontics and Periodontics may be covered at the major level of benefits in all Options programs only.