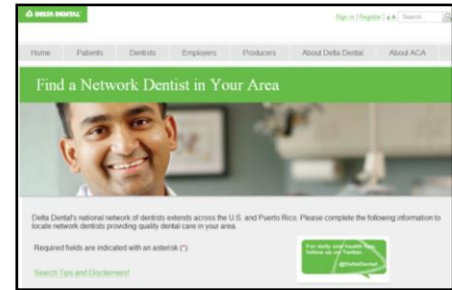


Delta Dental of Arkansas is proud to offer you quality dental insurance, and we hope you will take advantage of your benefits to receive the best care possible for your smile. For more information about your dental insurance plan, contact Delta Dental Customer Service at 1-800-462-5410.

## Save Money

Delta Dental has the largest network of dentists in Arkansas and across the nation, which means you will find quality care wherever you are. While you are free to see the dentist of your choice, it works to your advantage to choose a dentist from one of the two Delta Dental networks: Delta Dental Premier and Delta Dental PPO. To obtain the *deepest* discounts and the *least* amount of out-of-pocket expenses, choose a dentist from the **Delta Dental PPO** network.



To locate a participating dentist near you, visit [www.deltadental.com](http://www.deltadental.com) to use our online directory. The directory will create a list of dental offices that match your search and will also provide maps and directions to a selected office.

## Increase Your Annual Maximum

Delta Dental's Carryover Benefit allows you to carryover a portion of your unused benefits each year giving you the opportunity to grow your coverage. If you need a procedure that costs more than your annual maximum, you can pay the difference with carryover benefits. You will qualify to carryover \$250 or 25% of your annual maximum each year if you meet the following requirements:

- You must submit at least one claim for covered services during the calendar year.
- Your paid claims must be less than half (\$500) of your annual maximum (\$1,000) for the Accumulation Year.

The amount accumulated under the Carryover Benefit cannot exceed the amount of the member's annual maximum (\$1,000).

## Added Benefits

Through evidence based dentistry, Delta Dental encourages patients to receive the dental care that is most appropriate for certain medical conditions. For covered members with diabetes, heart disease, have a history of periodontal disease or who are pregnant, Delta Dental will cover up to four routine cleanings or periodontal maintenance procedures per year. The additional benefits may not be combined for patients with more than one of the above conditions.

