



We're pleased to be your partner in maintaining great oral health. The Delta Dental PPO* plan makes it easy for you to find a dentist, and easy to control your costs when you visit a network dentist. Here are some of the great things you'll need to know about enrolling with Delta Dental:

OUT-OF-POCKET COSTS

SAVE LESS

NON-NETWORK DENTIST	PPO DENTIST
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AMOUNT YOU **SAVE**

AMOUNT YOU **PAY**

Illustration showing sample enrollee share of cost for information purposes only. Actual dentist fees and contract allowances will vary by region, procedure and by group contract.

Save money with a Delta Dental PPO dentist. Our PPO network dentists accept reduced fees for covered services they provide you, so you'll usually pay the least when you visit a PPO network dentist. This also ensures Delta Dental dentists won't balance bill you the difference between the contracted amount and their usual fee.

Visit the dentist of your choice. Want to visit a non-Delta Dental dentist? No problem. You can visit any licensed dentist, but your costs are usually lowest when you see a PPO dentist.

Many network dentists to choose from. Since Delta Dental offers access to some of the largest dentist networks in the U.S., chances are there's a wide choice of network dentists near your home or office. Four out of five dentists nationwide

are contracted Delta Dental dentists, giving more enrollees convenient access to more dentists. Visit us at www.deltadentalins.com to search our dentist directory by location or specialty.

Easy to use your benefits. When you visit a Delta Dental dentist, pay only your portion for services. Delta Dental dentists will file claim forms for you and receive payment directly from us. Many non-Delta Dental dentists ask that you pay the entire cost up front and wait for reimbursement.

Delta Dental's Online Services make getting information quick and easy. Access your benefits and eligibility, print ID cards and get information about your claims. And check out Delta Dental's oral health resources too for tips and information that can help keep your smile healthy.

* In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.



Plan Benefit Highlights for: Charter Oak Unified School District (Active & COBRA)

Group No: 5282 – 1001 & 1002

Effective Date: 1/1/2011

In this incentive plan, Delta Dental pays 80% of the PPO contract allowance for covered diagnostic, preventive and basic services and 80% of the PPO contract allowance for major services during the first year of eligibility. The coinsurance percentage will increase by 10% each year (to a maximum of 100%) for each enrollee if that person visits the dentist at least once during the year. If an enrollee does not use the plan during the calendar year, the percentage remains at the level attained the previous year. If an enrollee becomes ineligible for benefits and later regains eligibility, the percentage will drop back to 80%.

Eligibility	Primary enrollee, spouse (includes domestic partner) and eligible dependent children to age 26		
Deductibles	\$25 per person / \$75 per family each calendar year		
Deductibles waived for D & P?	In-network:	Yes	
	Out-of-network:	No	
Maximums	In-network:	\$2,200 per person each calendar year	
	Out-of-network:	\$2,000 per person each calendar year	
Waiting Period(s)	Basic Benefits None	Major Benefits None	Orthodontics None

Benefits and Covered Services*	In-PPO Network**	Out-of-PPO Network**
Diagnostic & Preventive Services (D & P) Exams, two cleanings, x-rays	100 %	80-100 %
Basic Services Fillings, simple tooth extractions , sealants	100 %	80-100 %
Endodontics (root canals) Covered Under Basic Services	100 %	80-100 %
Periodontics (gum treatment) Covered Under Basic Services	100 %	80-100 %
Oral Surgery Covered Under Basic Services	100 %	80-100 %
Major Services Crowns, inlays, onlays and cast restorations	80-100 %	80-100 %
Prosthodontics Bridges and dentures, implants	50 %	50 %
Orthodontic Benefits Dependent children	50 %	50 %
Orthodontic Maximums	\$ 1,500 Lifetime	\$ 1,500 Lifetime

* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.
 ** Reimbursement is based on PPO contracted fees for in-network dentists and program allowance for out-of-network dentists.

Delta Dental of California
100 First St.
San Francisco, CA 94105

Customer Service
866-499-3001

Claims Address
P.O. Box 997330
Sacramento, CA 95899-7330

www.deltadentalins.com

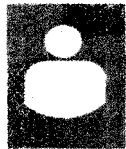
This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.

Delta Dental PPOSM
Benefit Highlights

Delta Dental PPO™ - Getting the most from your plan

We'll do whatever it takes and then some.

With PPO there are no claim forms to submit.



SELECT
A PPO
DENTIST



SCHEDULE AN
APPOINTMENT



RECEIVE
DENTAL
CARE



PAY ONLY
PATIENT'S
SHARE
TO DENTIST

No paperwork.
No hassle.

Save money with a Delta Dental PPO dentist

Although you can visit any dentist, you'll usually pay less when you visit a Delta Dental PPO dentist.

- PPO dentists agree to accept Delta Dental contracted fees as full payment.
- Your share of the bill will likely be lower than when you visit a non-Delta Dental dentist.

Find a Delta Dental PPO dentist

Delta Dental PPO, our preferred provider organization (PPO) plan,* provides access to the largest network of its kind nationwide.

Your out-of-pocket costs are usually lowest when you visit a PPO dentist.

To find the most current listing of our network dental offices:

- Visit our website and click on "Find a Dentist" on our home page.
- Select "Delta Dental PPO" as your plan network.

Is your dentist a Delta Dental PPO dentist?

We recommend that you verify your current dentist's participation in the Delta Dental PPO network. Simply asking if a dentist "accepts Delta Dental" does not guarantee he or she is a PPO dentist.

- Ask specifically if he or she is a contracted Delta Dental PPO dentist.
- You should verify your dentist's participation before each dental appointment.

Maximum choice

The Delta Dental Premier® network — our larger network consisting of nearly 80 percent of dentists nationwide — provides cost-saving features and is the next best option if you can't find a PPO dentist. You can find a Premier dentist using our online dentist directory.

- Premier dentists' contracted fees are usually somewhat higher than PPO dentists' contracted fees.
- Premier dentists will not bill you above their contracted fees, so you still receive cost protections not available with a non-Delta Dental dentist.

* In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.

 DELTA DENTAL

WE KEEP YOU SMILING®

WE KEEP YOU SMILING®

Why do 54 million enrollees trust their smiles to Delta Dental?

- More dentists
- Simpler process
- Less out-of-pocket

Delta Dental Customer Service

Delta Dental of California
800-765-6003

Delta Dental of Delaware
Delta Dental of the District of Columbia
Delta Dental of New York
Delta Dental of Pennsylvania
(and Maryland)
Delta Dental of West Virginia
800-932-0783

Delta Dental Insurance Company
(Alabama, Florida, Georgia,
Louisiana, Mississippi, Montana,
Nevada, Texas, Utah)
800-521-2651

www.deltadentalins.com

Delta Dental Premier® and Delta Dental PPOSM are underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT and by not-for-profit dental service companies in these states: CA – Delta Dental of California, PA, MD – Delta Dental of Pennsylvania, NY – Delta Dental of New York, DE – Delta Dental of Delaware, WV – Delta Dental of West Virginia. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.

Easy to use

- No ID card is required to receive services; simply provide the dental office with your name, date of birth and social security or enrollee ID number.
- No claim forms to file — Delta Dental dentists file claim forms for you and accept payment directly from Delta Dental.
- After a claim has been processed, you will receive a Dental Benefits statement from Delta Dental. This document lists the services provided, the costs of the dental treatment and the amount of any fees you owe your dentist.

Dual coverage/Coordination of benefits

If your spouse has coverage with another dental plan, you or your family members may be covered by both dental plans.*

- The two plans will likely coordinate benefits to potentially lower your out-of-pocket costs.
- Ask your dentist to submit the other plan's Explanation of Benefits with the Delta Dental claim form and we'll take it from there.

Orthodontic treatment in progress

If your Delta Dental plan includes orthodontic benefits, payment for orthodontic treatment in progress depends on the specific provisions of your plan. Typically, treatment in progress is covered and Delta Dental begins paying during the first eligible month. Under some plans, however, you may not be eligible for work in progress or you may lose eligibility if your coverage has lapsed for more than 30 or 60 days.

Transitioning from another plan?

Any dental treatment in progress when your coverage begins — such as root canals, crowns and bridgework — is not covered under your Delta Dental plan, and your former dental plan should assume responsibility. Delta Dental will cover treatment started and completed after your plan's effective date of coverage.

*Group-specific exceptions may apply. Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan's coordination of benefits, including rules for determining primary and secondary coverage.

Visit our website: www.deltadentalins.com

On our website, you can:

- Find a dentist in our online directory
- Review benefits
- Check claim status
- Print an ID card and much more

To access some services, you'll need to log in: simply enter your user name and password in the designated boxes and submit. If you are visiting our website for the first time, you'll need to complete a quick one-time registration process by clicking the "Register Today" link.

Talk to your dentist about your health and treatment options

When you visit the dentist, be sure to share your dental and medical history and any prior complications. Dentists can identify signs of more serious health conditions and should be made aware of health information that may be critical to your dental care.

Questions about your plan?

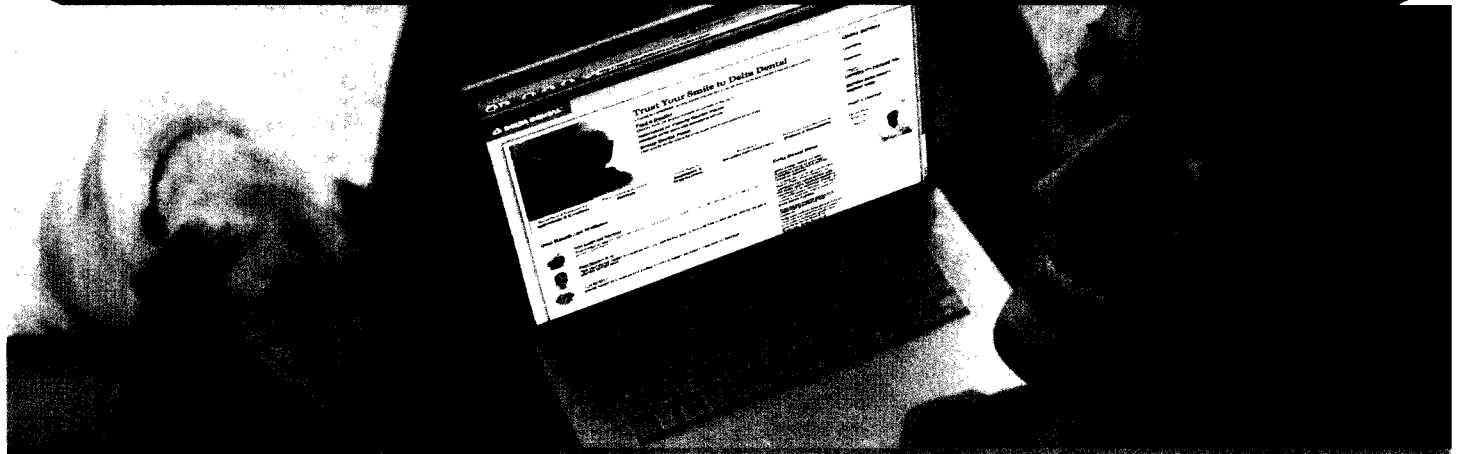
If you have questions, you can check your benefits and eligibility information on our website or on our interactive voice response telephone line. For more information, you may also contact us by e-mail or call one of our helpful multilingual Customer Service representatives toll-free during business hours. Please use the appropriate number listed on this page for your local Customer Service department.

Free Newsletter



Get the latest in oral health with *Dental Wire*, our bi-monthly e-mail newsletter. Sign up at: www.deltadentalins.com/oral_health.

Visit the Delta Dental website www.deltadentalins.com



We'll do whatever it takes and then some.

Convenient services and information on our website

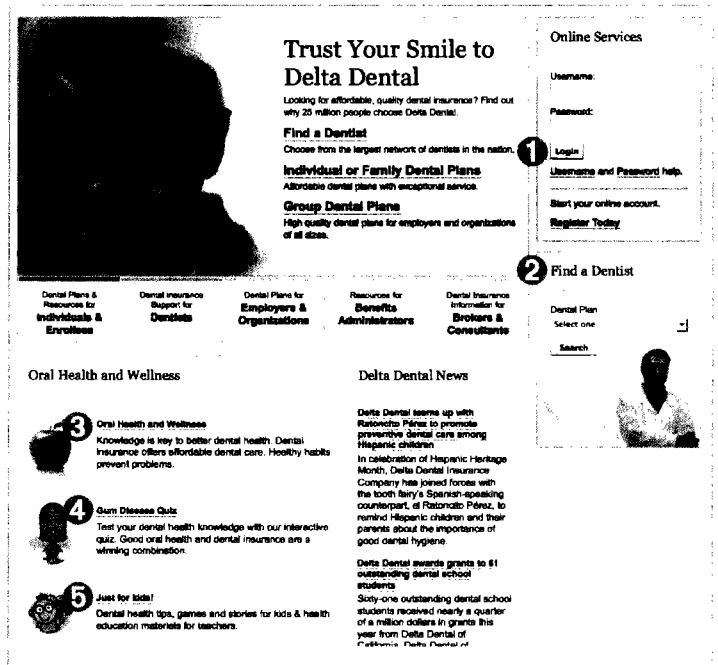
Our website* makes it easy for you to manage your dental plan. Tools, services, information, forms – you'll find everything you need just a click away.

1 Log in to:

- Check benefits, eligibility and claims status
- Print your ID card
- Find the average cost of a dental procedure in your area

2 Find a dentist:

- Select your plan
- Enter options such as state and ZIP code
- Search for a dentist and link to a map with driving directions



3 Oral health information

Read articles, watch videos, find a glossary of dental terms and subscribe to *Dental Wire*, our free dental health newsletter

4 Oral Health Quizzes

Assess your risk for cavities and gum disease and learn how to prevent them

5 Just for kids

See our kids' website also available at MySmileKids.com

* The website www.deltadentalins.com is the home of the Delta Dental companies listed on the reverse side and their subsidiaries and affiliates. For other Delta Dental companies, visit the Delta Dental Plans Association website at www.deltadental.com.



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- Simpler process
- Less out-of-pocket

Free Newsletter

Get the latest in oral health with *Dental Wire*, our bi-monthly e-mail newsletter. Sign up at: deltadentalins.com/oral_health

Delta Dental Customer Service

DeltaCare USA®
800-422-4234

Delta Dental PPOSM and
Delta Dental Premier[®]
Delta Dental of California
800-765-6003

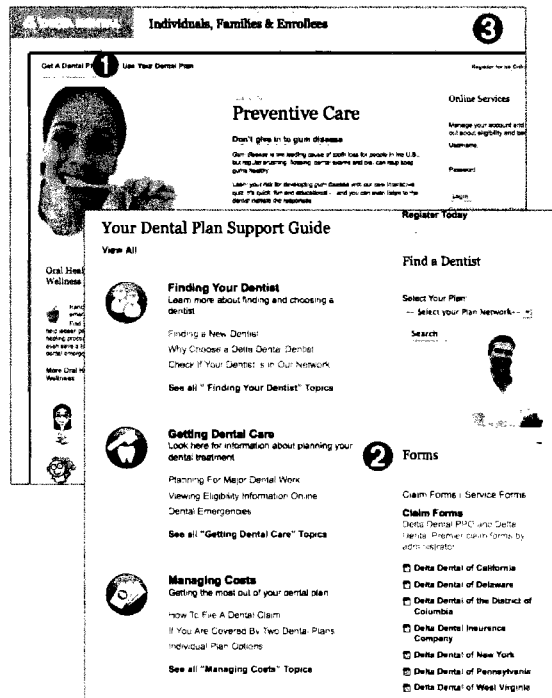
Delta Dental of Delaware
Delta Dental of the District of Columbia
Delta Dental of New York
Delta Dental of Pennsylvania
(and Maryland)
Delta Dental of West Virginia
800-932-0783

Delta Dental Insurance Company
(Alabama, Florida, Georgia,
Louisiana, Mississippi, Montana,
Nevada, Texas, Utah)
800-521-2651

California School District Employees
866-499-3001

www.deltadentalins.com

Delta Dental includes these companies in these states: Delta Dental of California – CA • Delta Dental of Pennsylvania – PA & MD • Delta Dental of West Virginia – WV • Delta Dental of Delaware – DE • Delta Dental of the District of Columbia – DC • Delta Dental of New York – NY • Delta Dental Insurance Company – AL, FL, GA, LA, MS, MT, NV, TX, UT



1 Other tools and information:

Visit the “Use Your Dental Plan” page for a helpful plan support guide and answers to frequently asked questions.

- Download and print a claim form
- Find general information about how your plan works
- Get instructions for using our website

2 Forms and support:

- Find quick links to claim, grievance and customer service request forms

3 Delta Dental en Español:

- Visit a Spanish version of our website

Q: How do I log in to the website?

- A: Simply enter your user name and password in the designated boxes and submit. If you don't already have a user name or password, click the “Register Today” link to complete the quick three-step registration process:
1. Select “Enrollee” for your user type.
 2. Enter your name and other information in the form.
 3. Choose a user name and password to complete your registration.

Q: What if I have trouble logging in to the website?

- A: If you have problems, use the Online Services Login Customer Service Form to contact us for assistance. You can find the form on the “Individuals & Enrollees” page of the website. Scroll down the “Individuals & Enrollees” page to find the Forms box on the right-hand side of the page. You can find the Online Services Login Service Form link at the end of the Customer Service Forms section.

Q: What if I don't have Internet access?

- A: You can check your benefits, eligibility and claim information on our interactive voice response telephone line or speak to a Customer Service agent Monday through Friday by calling Delta Dental toll-free. For DeltaCare[®] USA enrollees, please call 800-422-4234. For Delta Dental PPOSM and Delta

Dental Premier[®] enrollees, please use the appropriate number listed at the left to call your local Customer Service.

Q: Can I contact Delta Dental through the website?

- A: Yes. You don't have to log in to contact us from the website. Simply click on “Contact us” at the top of the home page and follow the appropriate links for your plan. You'll be presented with a number of contact options, including Online Customer Service Request Forms for specific issues.

Q: How can I check on the average cost of a dental procedure in my area?

- A: Log in by entering your user name and password and click on “Fee Finder” in the main navigation menu.

Q: How current is the information in the online dentist directory?

- A: The “Find a Dentist” directory is updated daily.

Q: What if I have more questions?

- A: For detailed instructions on checking your benefits and eligibility, finding a dentist, printing an ID card and submitting a claim form, visit the “Use Your Dental Plan” page of our website for these and other helpful topics.