



Announcing...A Change to Your Dental Plan

We're pleased to announce an exciting change to your dental benefits. Beginning January 1, 2010, Brandeis University will be offering you the Delta Dental PPO Plus Premier program. This new dental program combines two of Delta Dental's national dental networks—Delta Dental PPO and Delta Dental Premier. Here's how the plan works:

The Benefits

- *Excellent Network Access:* You'll receive the greatest value when you receive your dental care from a participating dentist. You can choose from over 104,000 dentist locations in the Delta Dental PPO network. Or you can choose to visit one of Delta Dental Premier's 186,000 dentist locations. Most dentists participate in one or both of our networks, so chances are your dentist is in one of them!
- *Lower Out-of-Pocket Costs:* Because Delta Dental's network dentists often accept discounted fees for service, you will normally pay less when you visit a participating dentist.
- *No Balance Billing:* Participating dentists agree to accept their reduced fees as payment in full and will not bill you for the difference.

How to Maximize your Benefits

Network dentists have agreed to accept negotiated fees for their services. When you visit a participating Delta Dental PPO or Delta Dental Premier dentist, you cannot be billed for the difference between your dentist's normal rate and Delta Dental's negotiated rate. See below for example on how you can save:

For Example:

You need a Major Restorative Type III procedure (i.e. a crown) for which the dentist typically charges \$900.

Network	Dentist's Regular Charge	Delta Dental's Negotiated Fee	Delta Dental's Payment	Member's Co-payment	Member's Balance payable to the dentist
Delta Dental PPO	\$900	\$755	50% of the \$755 negotiated fee or \$377.50	\$377.50	\$0
Delta Dental Premier	\$900	\$770	50% of the \$770 negotiated fee or \$385	\$385	\$0
Non-participating Dentist	\$900	The dentist does not have a contract with Delta Dental.	50% of our maximum allowable charge of \$810 or \$405	\$405	\$90 because we do not have a contract so you are balance billed for the difference.

So, why pay more when you can receive services from a participating Delta Dental PPO or Delta Dental Premier dentist and reduce your out-of-pocket costs?

Identification Cards

Delta Dental will send you two new ID cards reflecting the fact you are enrolled in the Delta Dental PPO Plus Premier plan. All you will need to do is show the new card to your participating dentist! (All ID cards will be issued in the employee's name, but can be used by any dependent covered by the plan.)

Where to Get More Information

If you have a question about your dental benefits plan, please call Delta Dental's Customer Service Department at (800) 872-0500. To find out if your dentist is part of the Delta Dental PPO or Delta Dental Premier network, visit our Web site at www.deltadentalma.com