

SELECT

2020



DELTA DENTAL OF  OKLAHOMA

Checklist for New Groups

2020

When enrolling in a new group, there are several key areas essential in providing a smooth implementation. In order to better serve our clients, we have developed a checklist to aid in the process of enrolling and setting up new groups.

- ☐ Application for Group Contract completed in its entirety and signed by the person authorized to contract for the group and producer (if applicable).
 - ☐ **Step 1:** Employer Information
 - ☐ **Step 2:** Plan Effective Date
 - ☐ **Step 3:** Eligibility and Enrollment
 - ☐ **Step 4:** Fully Insured Plan Options and Plan Selection
 - ☐ **Step 5:** Employer Contribution
 - ☐ **Step 6:** Billing and Payment Options
 - ☐ **Step 7:** Options for Access to Online Resources
 - ☐ **Step 8:** Producer/Agent/Consultant Information
 - ☐ **Step 9:** Hold Harmless

Please note: Incomplete or inaccurate applications may cause delays in processing time.

- ☐ Individual enrollment form completed and signed by each employee enrolling in the dental plan; enrollment may also be submitted by electronic file. For more information on acceptable electronic file formats, please contact Sales@DeltaDentalOK.org.

Please mail new group submissions to:
Delta Dental of Oklahoma
Attention: Sales
P.O. Box 54709
Oklahoma City, Oklahoma 73154-1709

or send an email to:

Sales@DeltaDentalOK.org

Delta Dental of Oklahoma - Select

2020

NUMBER OF ELIGIBLE EMPLOYEES: 2-99[†]

PROPOSED EFFECTIVE DATE: JANUARY – DECEMBER 2020 (1ST DAY OF SELECTED MONTH)

Delta Dental of Oklahoma – Select for employer groups is a unique approach to providing solutions to the ever changing needs of employees. With Delta Dental – Select, employers can provide their employees the opportunity to select from the menu of plans listed below.

Plan Options:	Delta Dental Patient Direct Discount Program ✧	Lowest Cost Plan	Expanded Network	Enhanced Benefits
		Delta Dental PPO	Delta Dental PPO – Plus Premier	Delta Dental PPO – Plus Premier “Elite”
Preventive/Diagnostic Services	Discount	100%	100%	100%
Basic Services	Discount	80% *	80% *	80% *
Major Services	Discount	50% *	50% *	50% *
Orthodontic Services	Discount	50% Child Only	50% Child Only	50% Family
Per Person Deductible	N/A	\$50	\$50	\$50
Annual Maximum	N/A	\$1,500 Per Person	\$1,500 Per Person	\$3,000 Per Person
Lifetime Orthodontic Maximum	N/A	\$1,500 Per Child	\$1,500 Per Child	\$2,000 Per Person
Additional Benefits Available	N/A	N/A	N/A	See Program of Benefits

[†] A minimum of two subscribers must be enrolled in either Delta Dental PPO, PPO – Plus Premier and/or PPO – Plus Premier “Elite” plans.

* Per Person Deductible Applies

✧ This is not an insured program.

Monthly Rates:	Patient Direct	PPO	PPO – Plus Premier	PPO – Plus Premier “Elite”
Employee Only	\$5.00	\$ 33.00	\$ 46.00	\$ 79.00
Employee + Spouse	N/A	\$ 67.00	\$ 92.00	\$159.00
Employee + Child(ren)	N/A	\$ 83.00	\$122.00	\$206.00
Family	\$7.00	\$112.00	\$181.00	\$294.00

Federally Compliant Plans specifically designed to meet ACA Pediatric Dental Essential Health Benefit standards for persons to age 19 are also available to groups through Delta Dental of Oklahoma. For more information, please contact Sales@DeltaDentalOK.org.

PROGRAM OF BENEFITS: DELTA DENTAL PPO

Delta Dental of Oklahoma's benefits consist of Diagnostic and Preventive Services, Basic Services, Major Services and Orthodontic Services. The benefits listed below are not a complete list. Limitations to benefits can be found in the Summary Plan Description.

Diagnostic and Preventive Services (Class I Benefits)

- Oral evaluation
- Routine prophylaxis, including cleaning and polishing
- Bitewing and periapical x-rays
- Full-mouth x-rays
- Space maintainers for eligible dependent children only
- Minor emergency (palliative) treatment for relief of pain
- Topical application of fluoride for eligible dependent children only
- Topical application of sealants for eligible dependent children only, limited to permanent first and second molars free of caries and restorations on the occlusal surface
- Periodontal maintenance

Note: Benefits paid by the Plan for covered oral evaluations and routine prophylaxis will not reduce your Benefit Year Maximum Payment for combined Class I, Class II and Class III covered dental services.

Basic Services (Class II Benefits)

- Amalgam and composite fillings
- Stainless steel crowns for eligible dependent children only when the natural teeth cannot be restored with another filling material
- General Anesthesia/IV Sedation – when administered by a properly licensed dentist, in the dental office, in conjunction with covered oral surgery or when necessary due to concurrent medical conditions
- Endodontics – includes pulpal therapy and root canal treatment
- Oral Surgery – extractions and other covered oral surgery procedures
- Periodontics – procedures performed for the treatment of diseases of the gums and supporting structures of the teeth, excluding periodontal maintenance procedures which is payable as a Diagnostic/Preventive Service (Class I)

Major Services (Class III Benefits)

- Provides porcelain or cast restorations (other than stainless steel) when teeth cannot be restored with another filling material
- Prosthodontics – procedures for construction of fixed bridges, partial dentures and complete dentures
- Implants – procedures for implant placement, maintenance and repair of implants, and implant-supported prosthetics

Orthodontics (Class IV Benefits)

- The necessary treatment and procedures required for the correction of malposed teeth for dependent children only under age 26.

Delta Dental of Oklahoma - Select

2020

PROGRAM OF BENEFITS: DELTA DENTAL PPO – PLUS PREMIER

Delta Dental of Oklahoma's benefits consist of Diagnostic and Preventive Services, Basic Services, Major Services and Orthodontic Services. The benefits listed below are not a complete list. Limitations to benefits can be found in the Summary Plan Description.

Diagnostic and Preventive Services (Class I Benefits)

- Oral evaluation
- Routine prophylaxis, including cleaning and polishing
- Bitewing and periapical x-rays
- Full-mouth x-rays
- Space maintainers for eligible dependent children only
- Minor emergency (palliative) treatment for relief of pain
- Topical application of fluoride for eligible dependent children only
- Topical application of sealants for eligible dependent children only, limited to permanent first and second molars free of caries and restorations on the occlusal surface
- Periodontal maintenance

Note: Benefits paid by the Plan for covered oral evaluations and routine prophylaxis will not reduce your Benefit Year Maximum Payment for combined Class I, Class II and Class III covered dental services.

Basic Services (Class II Benefits)

- Amalgam and composite fillings
- Stainless steel crowns for eligible dependent children only when the natural teeth cannot be restored with another filling material
- General Anesthesia/IV Sedation – when administered by a properly licensed dentist, in the dental office, in conjunction with covered oral surgery or when necessary due to concurrent medical conditions
- Endodontics – includes pulpal therapy and root canal treatment
- Oral Surgery – extractions and other covered oral surgery procedures
- Periodontics – procedures performed for the treatment of diseases of the gums and supporting structures of the teeth, excluding periodontal maintenance procedures which is payable as a Diagnostic/Preventive Service (Class I)

Major Services (Class III Benefits)

- Provides porcelain or cast restorations (other than stainless steel) when teeth cannot be restored with another filling material
- Prosthodontics – procedures for construction of fixed bridges, partial dentures and complete dentures
- Implants – procedures for implant placement, maintenance and repair of implants, and implant-supported prosthetics

Orthodontics (Class IV Benefits)

- The necessary treatment and procedures required for the correction of malposed teeth for dependent children only under age 26.

PROGRAM OF BENEFITS: DELTA DENTAL PPO – PLUS PREMIER “ELITE”

Delta Dental of Oklahoma’s benefits consist of Diagnostic and Preventive Services, Basic Services, Major Services and Orthodontic Services. The benefits listed below are not a complete list. Limitations to benefits can be found in the Summary Plan Description.

Diagnostic and Preventive Services (Class I Benefits)

- Oral evaluation
- **Routine prophylaxis, including cleaning and polishing and/or Periodontal maintenance (maximum combined total of four)**
- Bitewing and periapical x-rays
- Full-mouth x-rays
- Space Maintainers for eligible dependent children only
- Minor emergency (palliative) treatment for relief of pain
- Topical application of fluoride for eligible dependent children only
- Topical application of sealants for eligible dependent children only, limited to permanent first and second molars free of caries and restorations on the occlusal surface

Note: Benefits paid by the Plan for covered oral evaluations and routine prophylaxis will not reduce your Benefit Year Maximum Payment for combined Class I, Class II and Class III covered dental services.

Basic Services (Class II Benefits)

- Amalgam and composite fillings
- Stainless steel crowns for eligible dependent children only when the natural teeth cannot be restored with another filling material
- General Anesthesia/IV Sedation – when administered by a properly licensed dentist, in the dental office, in conjunction with covered oral surgery or when necessary due to concurrent medical conditions
- Endodontics – includes pulpal therapy and root canal treatment
- Oral Surgery – extractions and other covered oral surgery procedures
- Periodontics – procedures performed for the treatment of diseases of the gums and supporting structures of the teeth, excluding periodontal maintenance procedures which is payable as a Diagnostic/Preventive Service (Class I)
- **Localized delivery of antimicrobial agents via a controlled release vehicle into diseased crevicular tissue, per tooth**
- **Non-intravenous conscious sedation**
- **Inhalation of nitrous oxide/analgesia, anxiolysis**

Major Services (Class III Benefits)

- Provides porcelain or cast restorations (other than stainless steel) when teeth cannot be restored with another filling material
- Prosthodontics – procedures for construction of fixed bridges, partial dentures and complete dentures
- Implants – procedures for implant placement, maintenance and repair of implants, and implant-supported prosthetics
- **Other drugs and/or medicaments, by report**
- **Application of desensitizing medicament**
- **Occlusal guard**
- **Repair or reline of the occlusal guard**
- **External bleaching tray – per arch – performed in office**

Orthodontics (Class IV Benefits)

- The necessary treatment and procedures required for the correction of malposed teeth

Orthodontic coverage is a benefit provided for the entire family.



For Delta Dental of Oklahoma Use Only:
Group No. _____
For groups with 2-99 Eligible Employees

APPLICATION FOR GROUP CONTRACT

Delta Dental of Oklahoma – *Select*
For Plan Year 2020

This Application for Group Contract is hereby made a part of the Plan Agreement and is subject to all terms and conditions of said Agreement. This Application for Group Contract will not be accepted unless **signed and completed in its entirety.**

Step 1 – EMPLOYER INFORMATION

Legal Business Name (as it should appear on Summary Plan Description and Plan Agreement)

DBA (if applicable)

Billing/Mailing Address

City

State

Zip

Physical Address (if different from billing address)

City

State

Zip

Telephone Number

Fax Number

Website Address

Type of Business

Federal Tax ID Number

SIC Code

ERISA Exempt: ☐ No ☐ Yes (exemption typically only applies to government employers/entities or religious institutions)

Group Executive

Title

Email

Telephone

Fax

Primary Group Contact

Title

Email

Telephone

Fax

Billing Contact

Title

Email

Telephone

Fax

Eligibility Contact

Title

Email

Telephone

Fax



For Delta Dental of Oklahoma Use Only:
Group No. _____
For groups with 2-99 Eligible Employees

Step 2 – PLAN EFFECTIVE DATE: (Month): _____ 01, 2020

Step 3 – ELIGIBILITY AND ENROLLMENT: A minimum of two (2) enrolled Eligible Employees required for participation in *Select* plan(s).

Total Number Employees: _____ Total Number Ineligible Employees*: _____

Total Number Eligible Employees: _____

*Indicate Reason(s) for Ineligibility _____

Employees are eligible for coverage on (select one):

- ☐ The date of hire ☐ The first of the month following the date of hire
- ☐ The _____ day of continuous, full-time employment*
- ☐ The first of the month following _____ days of continuous, full-time employment*

Is the following included with this application? (select all that apply): ☐ Enrollment Forms ☐ Electronic Enrollment Data

*Cannot exceed 90 days between first day of full-time employment and coverage start date.

Step 4 – FULLY INSURED PLAN OPTIONS AND PLAN SELECTION (select all that apply)

2020 MONTHLY RATES	<input type="checkbox"/> Delta Dental PPO	<input type="checkbox"/> Delta Dental PPO – Plus Premier	<input type="checkbox"/> Delta Dental PPO – Plus Premier “Elite”
Employee Only:	\$33.00	\$46.00	\$79.00
Employee + Spouse:	\$67.00	\$92.00	\$159.00
Employee + Children:	\$83.00	\$122.00	\$206.00
Employee + Family:	\$112.00	\$181.00	\$294.00

BENEFITS SUMMARY

Delta Dental PPO

Covered Services and Plan Co-payment Percentages	Class I – Diagnostic and Preventive Services	100%
	Class II – Basic Services	80%
	Class III – Major Services	50%
	Class IV – Orthodontic Services	50%
Maximum Benefit Payment Per Person Per Calendar Year	Class I, II and III Services Combined	\$1,500
Maximum Lifetime Benefit Payment Per Eligible Dependent Child	Class IV Services	\$1,500
Deductible Per Calendar Year	Class II and III Services Only	\$50 Per Person

Delta Dental PPO – Plus Premier

Covered Services and Plan Co-payment Percentages	Class I – Diagnostic and Preventive Services	100%
	Class II – Basic Services	80%
	Class III – Major Services	50%
	Class IV – Orthodontic Services	50%
Maximum Benefit Payment Per Person Per Calendar Year	Class I, II and III Services Combined	\$1,500
Maximum Lifetime Benefit Payment Per Eligible Dependent Child	Class IV Services	\$1,500
Deductible Per Calendar Year	Class II and III Services Only	\$50 Per Person

Delta Dental PPO – Plus Premier “Elite”

Covered Services and Plan Co-payment Percentages	Class I – Diagnostic and Preventive Services	100%
	Class II – Basic Services	80%
	Class III – Major Services	50%
	Class IV – Orthodontic Services	50%
Maximum Benefit Payment Per Person Per Calendar Year	Class I, II and III Services Combined	\$3,000
Maximum Lifetime Benefit Payment Per Eligible Person	Class IV Services	\$2,000
Deductible Per Calendar Year	Class II and III Services Only	\$50 Per Person

Step 5 – EMPLOYER CONTRIBUTION

Employer Contributes _____% OR \$ _____ to employee cost of plan.



For Delta Dental of Oklahoma Use Only:
Group No. _____
For groups with 2-99 Eligible Employees

Step 6 – BILLING AND PAYMENT OPTIONS

Billing Notification (select one): ☐ Online Resources – E-Bill (email notification) (must complete step 7) ☐ Fax ☐ Paper Bill
Payment Options (select one): ☐ Automatic Draft[†] ☐ FastPay™ online (must complete step 7) ☐ Pay-by-Phone ☐ Paper Check

[†]To set up automatic draft, please complete the information below. **A voided check must be attached to this authorization form.**

Billing Contact	Telephone	Fax	Email
Financial Institution		Branch	
Branch Address	City	State	Zip
Branch Telephone			
Select One: <input type="checkbox"/> Checking <input type="checkbox"/> Savings			

I (We) _____ hereby authorize Delta Dental of Oklahoma and the financial institution named above to begin deductions of company dental premium from the account I have indicated herein on the fifth (5th) day of each month.* I understand that company eligibility can be placed on hold for a rejected draft.

Signature**: _____ Date: _____

*If the fifth (5th) day of the month is on a weekend or a holiday, Delta Dental of Oklahoma will debit the specified account on the next business day.

**Signature must be that of an authorized signer on the bank account.

Step 7 – OPTIONS FOR ACCESS TO ONLINE RESOURCES

Enter the information for each contact that is to receive online access through Online Resources. If a contact should have access to all subgroups then enter "ALL" in the Subgroup(s) Access box. Select each type of access. You may choose one method of invoice receipt, E-Bill or Bill by Fax.

An email address is required for each contact requesting access to Online Resources.

Subgroup Access: Name the contact(s) who will receive access to the specified subgroup(s).

Online Eligibility: Name the contact(s) who will receive access to *view and/or modify* eligibility in Online Resources.

View Only: Read-only access to online eligibility.

Modify: Ability to make changes through online eligibility.

Billing: Name the contact(s) who will receive access to billing.

E-Bill: Access to receive the invoice through email.

Bill by Fax: Access to receive the invoice by Fax.

Contact Name	Online Resources User Name if previously assigned	Subgroup(s) Access	Online Eligibility Select One		Billing Select One		Email Address required. Please add Fax Number if selecting Bill by Fax.
			View Only	Modify	E-Bill	Bill by Fax	

An authorized representative for the Employer must approve access to information on this account for the person(s) named above, and for receipt of the monthly billing from Delta Dental via the above selected option. Further, the authorized representative for the Employer must submit written notification to Delta Dental of Oklahoma if a user's access to Online Resources needs to be terminated or access should be provided to additional persons. A Group Change Form is available on Online Resources and the authorized representative for the Employer may submit completed forms to ClientRelations@DeltaDentalOK.org.



For Delta Dental of Oklahoma Use Only:
Group No. _____
For groups with 2-99 Eligible Employees

Step 8 – PRODUCER/AGENT/CONSULTANT INFORMATION

Producer/Agent/Consultant Name		Five Digit Broker Number
Agency		
City	State	Zip
Email Address	Telephone	Fax
Support Staff Name		
Support Staff Telephone Number		Support Staff Fax Number
Support Staff Email Address		
Producer/Agent/Consultant Fee Payment Options, if applicable: <input type="checkbox"/> EFT to Producer/Consultant <input type="checkbox"/> EFT to Agency		

Step 9 – HOLD HARMLESS

Delta Dental has not reviewed the employer's request for plan coverage nor designed the group plan to meet any federal requirements for Discriminatory Employee Benefit Plans. Said plan may not be in compliance with criteria established for Discriminatory Employee Benefit Plans and employer holds Delta Dental Plan of Oklahoma harmless if said plan fails to meet any such requirements.

All information above is true and correct to the best of my knowledge.

I have reviewed and accept the benefits and eligibility requirements as stated in this Application for Group Contract.

Employer's Authorized Signature	Title	Date
Producer/Agent/Consultant Signature		Date

Please ship my new group kit[†] to: ☐ Producer/Consultant ☐ Group Contact

[†]New group kit contains welcome letter, Plan Agreement, Summary Plan Description and identification cards.



<input type="checkbox"/> DELTA DENTAL PPO	<input type="checkbox"/> DELTA DENTAL PREMIER
<input type="checkbox"/> DELTA DENTAL PPO - PLUS PREMIER	<input type="checkbox"/> DELTA DENTAL PREMIER - CHOICE
<input type="checkbox"/> DELTA DENTAL PPO - PLUS PREMIER "ELITE"	<input type="checkbox"/> DELTA DENTAL PPO - CHOICE
<input type="checkbox"/> DELTA DENTAL PPO - NO MAX	<input type="checkbox"/> DELTA DENTAL PPO - CHOICE ADVANTAGE
	<input type="checkbox"/> DELTA DENTAL PPO - POINT OF SERVICE

GROUP#/SUBGROUP#	LOCATION CODE

Employer: _____

SUBSCRIBER NAME (LAST)	(FIRST)	(M.I.)	SUFFIX	SEX <input type="checkbox"/> M <input type="checkbox"/> F	MARITAL STATUS <input type="checkbox"/> M <input type="checkbox"/> S
SUBSCRIBER SOCIAL SECURITY NUMBER [][]-[][]-[][][][]	BIRTH DATE [-][-][][][]	FULL-TIME HIRE DATE [-][-][][][]	COVERAGE EFFECTIVE DATE [-][-][][][]	STATUS <input type="checkbox"/> Active <input type="checkbox"/> COBRA <input type="checkbox"/> Retiree <input type="checkbox"/> Surviving Dep. <input type="checkbox"/> Other: _____	
ADDRESS _____					
CITY	STATE	ZIP	CHECK HERE IF THIS IS A NEW ADDRESS <input type="checkbox"/>		

E-MAIL: _____

<p>TYPE OF ENROLLMENT/ELIGIBILITY UPDATE:</p> <p> <input type="checkbox"/> NEW ENROLLMENT <input type="checkbox"/> REINSTATEMENT <input type="checkbox"/> OPEN ENROLLMENT </p> <p> <input type="checkbox"/> COBRA ELECTION <input type="checkbox"/> TERMINATION OF BENEFITS <input type="checkbox"/> DECLINE </p> <p> <input type="checkbox"/> TERMINATION OF EMPLOYMENT AS OF _____ - _____ - _____ </p>	<p> <input type="checkbox"/> CHANGE IN CURRENT ENROLLMENT STATUS FOR: <input type="checkbox"/> SUBSCRIBER <input type="checkbox"/> DEPENDENTS </p> <p>REASON FOR CHANGE:</p> <p> <input type="checkbox"/> DIVORCE <input type="checkbox"/> MARRIAGE <input type="checkbox"/> NAME CHANGE <input type="checkbox"/> LEGAL GUARDIANSHIP </p> <p> <input type="checkbox"/> ADOPTION <input type="checkbox"/> OTHER _____ </p>
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GROUP TRANSFER-GROUP#/SUBGROUP# TO: GROUP#/SUBGROUP#

SPOUSE NAME (LAST)										(FIRST)										(M.I.)		SUFFIX		SEX <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	
SOCIAL SECURITY NUMBER					BIRTH DATE																				
DEPENDENT CHILD NAME (LAST)										(FIRST)										(M.I.)		SUFFIX		SEX <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	
SOCIAL SECURITY NUMBER					BIRTH DATE					<input type="checkbox"/> DISABLED*															
DEPENDENT CHILD NAME (LAST)										(FIRST)										(M.I.)		SUFFIX		SEX <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	
SOCIAL SECURITY NUMBER					BIRTH DATE					<input type="checkbox"/> DISABLED*															
DEPENDENT CHILD NAME (LAST)										(FIRST)										(M.I.)		SUFFIX		SEX <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	
SOCIAL SECURITY NUMBER					BIRTH DATE					<input type="checkbox"/> DISABLED*															
DEPENDENT CHILD NAME (LAST)										(FIRST)										(M.I.)		SUFFIX		SEX <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	
SOCIAL SECURITY NUMBER					BIRTH DATE					<input type="checkbox"/> DISABLED*															
DEPENDENT CHILD NAME (LAST)										(FIRST)										(M.I.)		SUFFIX		SEX <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	
SOCIAL SECURITY NUMBER					BIRTH DATE					<input type="checkbox"/> DISABLED*															

Subscriber's _____ Date: _____
Signature: _____

Please read the following information carefully before completing the other side of this form. You should fill out this form if you are enrolling for coverage or updating/changing any information from an earlier enrollment. If you have any questions about filling out this form, your human resources or personnel department can help you.

Subscriber Information - This section must be completed in order to process your enrollment or update your records. All information in this section should apply to you, the primary subscriber. Please print clearly in ink.

Full-Time Hire Date: The date you were hired with your employer.

Coverage Effective Date: The date Delta Dental coverage takes effect for you (and/or your dependents, if enrolled).

Status Definitions (Please select only one status)

Active You are an eligible subscriber.

Retiree You are retired and your employer continues to provide you with dental benefits.

COBRA You are no longer an active subscriber but you have continued coverage under COBRA. Please check with your human resources or personnel department for information regarding COBRA.

Surviving Dep. The surviving spouse or child of a deceased subscriber to whom the employer continues to provide benefits other than under provisions of COBRA.

Enrollment/Eligibility Update Information - This section should only be completed if you are: (1) enrolling yourself or a family member for the first time or (2) if your benefits were terminated and are not being reinstated or (3) if you are making changes to your current enrollment information.

New Enrollment: Check for first time enrollment for yourself or your eligible dependents.

Reinstatement: Check for reinstatement coverage for yourself or your eligible dependents.

Termination of Benefits: Check only if you are terminating Delta Dental coverage for yourself or a family member.

Group Transfers: Must be completed when you are transferring from one subgroup to another. (All dependents will transfer)

Dependent Enrollment/Eligibility Update Information - This section should be completed when: (1) enrolling dependents or (2) if you are submitting updates/changes to Delta Dental enrollment. (Please include both first and last names of any individuals for whom you are enrolling or submitting an update or change).

* Disabled: Your permanently disabled dependent child. (Requires submission of medical statement)

Delta Dental of Oklahoma Privacy Policy

All companies part of the Delta Dental of Oklahoma family of companies (referred to in this Privacy Policy as "Delta Dental") believe that personal information collected about our customers, subscribers, potential customers, and proposed subscribers (referred to collectively in this Privacy Policy as "Customers") must be treated with the highest degree of confidentiality. For this reason and in compliance with the Gramm-Leach-Bliley Act of 1999, Delta Dental has developed a Privacy Policy that applies to all employees, officers, directors, agents, brokers, and to any other transaction Delta Dental has which may contain your confidential information. Financial companies are able to choose how they share your personal information, however Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

Information We Collect - We collect and maintain personal, nonpublic information we receive from Customers directly, through applications, enrollment forms, check, credit or debit card payments, insurance claims, and our website. We also collect your personal information from other companies. The types of personal information we collect and share depend on the product or service you have with us. This information can include your name, address, social security number, date of birth, transaction and claim history, medical information, and checking account information.

Utilization Of Information - Delta Dental has, and will continue to utilize non-affiliated third parties to conduct certain functions of our business in order to provide our Customers with services and products. These functions include processing your requests, claims and transactions, maintaining your account(s), providing information about new products, responding to court orders and legal investigations, reporting to credit bureaus, and to comply with Federal and State Laws. The information Delta Dental uses to provide a service cannot be restricted by our Customers. However, Delta Dental is able to limit this information on your behalf under HIPAA.

Federal law gives consumers the right to limit information sharing in relation to affiliates' everyday business purposes, information about your creditworthiness, affiliates using your information to market to you, and non-affiliates using your information to market to you. In addition, state laws and other individual companies may give you additional rights to limit sharing.

Delta Dental does not have any affiliates, nor do we share information with non-affiliates for marketing purposes. When you are no longer our Customer, we will continue to share your information as described in this notice.

Our Security - To protect your personal information from unauthorized access and use, we maintain physical, electronic, and procedural safeguards that comply with Federal Law, including computer safeguards and secured files and buildings. We consider nonpublic personal information to be confidential, and treat it as such. The personnel who have access to this information are trained in proper handling of such information. Employees who violate this strict level of confidentiality are subject to our disciplinary process.

While we do make available certain nonpublic personal information to non-affiliated third parties in order to service Customer accounts, all information is strictly governed by confidentiality and security agreements to protect our Customers. Therefore, our Customer's confidential information is protected.

If the group plan is terminated or you terminate your coverage, Delta Dental will adhere to the information practices as described in this notice.

If you have any questions about our Privacy Policy, please do not hesitate to contact your Delta Dental representative at 800-522-0188 (Toll Free) or 405-607-2100 (OKC Metro).

Under no circumstances will we sell information about our Customers or their account to any unaffiliated company, group, or individual without our Customer's permission.

DELTA DENTAL OF OKLAHOMA FEATURES & SERVICES



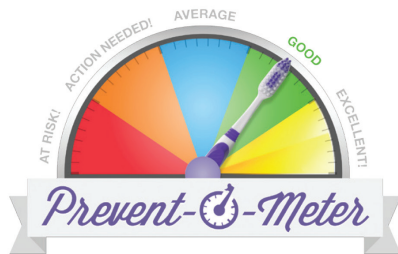
SPOTLIGHT

Delta Dental of Oklahoma provides answers through an online portal known as **SPOTLIGHT**. SPOTLIGHT is online, real-time, 24/7 secure access to benefit information you want—when you want it. Our online services provide:

- Claims Status
- Find a Dentist
- Oral Health Education and more!

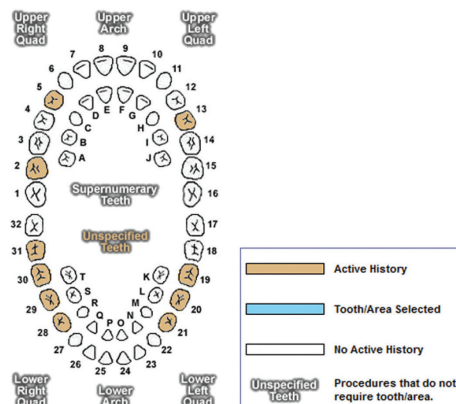
PREVENT-O-METER

A graphical illustration that keeps you up to date on your preventive visits.



MY MOUTH

The My Mouth chart in SPOTLIGHT is a graphic illustration of your teeth, with color codes that show dental work, and an explanation of the procedures performed on each tooth. It is aimed at helping you better understand the dental care you receive.



VIEW MY BENEFITS

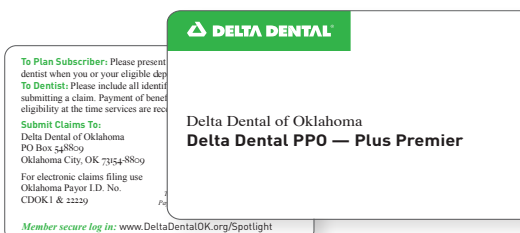
The View My Benefits tool makes it easy to understand your dental benefits. You can see a list of what your dental plan covers and if limitations apply. You can also view your benefits as a PDF to easily print, save, and email.

ACCESS YOUR EXPLANATION OF BENEFITS (EOB)

Your EOB is the key to understanding how Delta Dental of Oklahoma pays your claims. SPOTLIGHT gives you the freedom to access your EOB before you receive it in the mail. You can also view your history for up to seven years.

PRINT YOUR ID CARD

While you don't have to bring your ID card with you when you visit your dentist, sometimes having it brings peace of mind that your claims will be paid appropriately. With SPOTLIGHT, you have 24/7 access to view, print, save or email your ID card directly from your computer. To register for SPOTLIGHT, visit: DeltaDentalOK.org/Spotlight.



DELTA DENTAL OF OKLAHOMA FEATURES & SERVICES



MULTIPLE PROVIDER NETWORKS



Delta Dental offers two of the nation's largest dental provider networks. Delta

Dental Premier consists of more than two-thirds of the nation's dentists. Delta Dental PPO consists of nearly 50% of the nation's dentists and typically provides lower out-of-pocket costs.

NO BALANCE BILLING



If you visit a Delta Dental PPO participating dentist, you are not responsible

for any amounts in excess of Delta Dental's PPO maximum allowable amount. Members enrolled in a Delta Dental PPO-Plus Premier plan enjoy no balance-billing with any participating network provider.

CUSTOMER SERVICE



Our Oklahoma-based Customer Service

Department is just a phone

call away. Customer Service

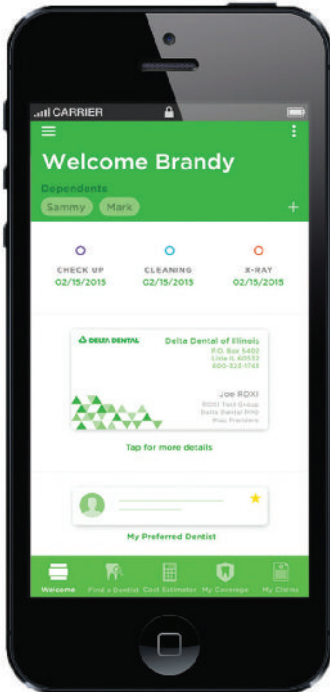
Representatives are available to answer calls live Monday – Thursday from 7 a.m. – 6 p.m. and Friday from 7 a.m. – 5 p.m. at **405-607-2100**

(OKC Metro) or **800-522-0188**

(Toll Free). Oral health tips, our

Find a Dentist tool and many other services are available to you 24/7

at **DeltaDentalOK.org**.



MOBILE APP

SECURELY ACCESS BENEFITS



With Delta Dental's free mobile app you can stay up-to-date on coverage information, plan type, benefit levels, contact information, deductibles and maximums. You can check the status of your most recent dental claims, view details and even email claim information for both you and your dependents under age 18. Download the Delta Dental mobile app on the App Store (Apple) or Google Play (Android).

ADDITIONAL TOOLS

- Find a Dentist
- View and email your mobile ID card
- Musical toothbrush timer to help you stay up-to-date with your oral wellness routine



[DELTADENTALOK.ORG](https://www.deltadentalok.org)