Delta Dental of Tennessee’s Individual & Family Plan, covers your annual preventive care — 100%. This means there is no out-of-pocket cost when visiting a Delta Dental PPO™ provider for your annual exams and cleanings. Diagnostic & Preventive services are excluded from your deductible when using Delta Dental’s PPO providers — routine cleanings do not require you to meet your deductible.

You also have the advantage of our negotiated rates with network dentists. The fees charged by in-network dentists are pre-established by Delta Dental, saving you money.

Your annual benefits grow. With continued enrollment, your annual maximum benefit increases after the first year and goes up to $1,500 by the 4th year.

Delta Dental is the leading dental benefits carrier in the United States, and provides unparalleled expertise and a host of additional oral health resources.

Access Delta Dental PPO™ network nationwide. This is access to our greatest discounts available at more than 70% of dental offices in Tennessee. With more than 104,000 dentists nationwide, our network probably includes your dentist.4 You also have access to care when traveling through our national networks. Each in-network dentist goes through a credentialing process to ensure they meet Delta Dental’s high standards.

Online account management. See your available benefits online, any time, using our Consumer Toolkit or the Delta Dental mobile app.

Find out more at DeltaDentalTN.com

Delta Dental of Tennessee’s Individual & Family Plans with our Superior Advantage™ and Brighter Advantage™ features are designed to help maintain good oral health while also balancing your budget.

You know that a smile is important in making a good impression. What goes on behind that smile is even more important.

People with good oral health are more likely to report good overall health.1

Your dentist can detect signs and symptoms of more than 120 diseases, including diabetes and cancer.2

81% of people with dental benefits visit the dentist twice a year or more, while only 34% of people without dental benefits visit the dentist twice a year or more.3

Your annual maximums increase after the first year!

$1,000
$1,250
$1,500

1 Delta Dental 2016 Oral Health Survey
4 Delta Dental participating network count, July 2017

Ensuring Healthy Smiles for All Tennesseans

Delta Dental of Tennessee is committed to improving the oral health of all Tennesseans. We do this through the products we sell and our community outreach — from toothbrushes and mouthguards to scholarships for future dentists.

Get Affordable Dental Coverage. Enroll Today!

Visit CoverYourMouth.com
Call 1-855-844-0445

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### Superior Advantage™ & Brighter Advantage™

#### Covered Dental Services

<table>
<thead>
<tr>
<th>COVERED DENTAL SERVICES</th>
<th>YEAR 1</th>
<th>YEAR 2</th>
<th>YEAR 3</th>
<th>YEAR 4 (+)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contract Year Maximum Benefits</td>
<td>$500</td>
<td>$1,000</td>
<td>$1,250</td>
<td>$1,500</td>
</tr>
<tr>
<td>Deductible</td>
<td>Per person / Per family max (contract year; applies to all services except Delta Dental PPO Diagnostic &amp; Preventive services.)</td>
<td>$50 / $150</td>
<td>$50 / $150</td>
<td></td>
</tr>
<tr>
<td>Diagnostic &amp; Preventive Services</td>
<td>100% Delta Dental PPO™</td>
<td>100% Delta Dental PPO™</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exams*, Cleanings*, Fluoride, &amp; Space Maintainers</td>
<td>80% Out-of-network</td>
<td>80% Out-of-network</td>
<td></td>
<td></td>
</tr>
<tr>
<td>X-rays</td>
<td>50% Delta Dental PPO™</td>
<td>80% Delta Dental PPO™</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Periodontal Maintenance</td>
<td>40% Out-of-network</td>
<td>60% Out-of-network</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic Services</td>
<td>25% Delta Dental PPO™</td>
<td>50% Delta Dental PPO™</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Palliative Treatment</td>
<td>10% Out-of-network</td>
<td>40% Out-of-network</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sedations</td>
<td>Not Included</td>
<td>Not Included</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Minor Restorative Services (Filing)</td>
<td>Not Included</td>
<td>Not Included</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Simple Extractions</td>
<td>Not Included</td>
<td>Not Included</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Basic Services</td>
<td>Not Included</td>
<td>Not Included</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adjustments &amp; Repairs</td>
<td>Not Included</td>
<td>Not Included</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontia</td>
<td>Braces</td>
<td>Braces - All Ages</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Braces</td>
<td>Not Included</td>
<td>Not Included</td>
<td></td>
<td></td>
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</tbody>
</table>

#### Monthly Premiums

<table>
<thead>
<tr>
<th>MONTHLY PREMIUMS</th>
<th>Individual</th>
<th>Individual &amp; 1 Dependent</th>
<th>Individual &amp; 2 or More Dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Superior Advantage™</td>
<td>$31.63</td>
<td>$61.82</td>
<td>$98.42</td>
</tr>
<tr>
<td>Brighter Advantage™</td>
<td>$34.97</td>
<td>$68.85</td>
<td>$119.90</td>
</tr>
</tbody>
</table>

*You will be charged a monthly transaction fee of $2.50. Plus $25 application fee at enrollment. Rates valid through 12/31/18.*

### Get Affordable Dental Coverage. Enroll Today!

Visit CoverYourMouth.com
Call 1-855-844-0445

**NOTE:** Certain limitations apply. See the Schedule of Benefits for details.

*Limited to two per person in a 12-month period. Persons with certain medical conditions may be eligible for more. See the Schedule of Benefits for this policy for a comprehensive explanation of services covered and not covered.*

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### Individual & Family Plan Features

- **Superior Advantage™ & Brighter Advantage™**
  - No waiting periods on most benefits
  - Benefits increase after the first year
  - Annual maximums increase after the first year
  - Access Delta Dental PPO® dentists nationwide
  - Underwritten by Delta Dental of Tennessee
  - Online account management

- **Delta Dental mobile app**

- **Brighter Advantage™**
  - Orthodontia coverage after 12 months
  - Cosmetic coverage

- **Who is eligible?**
  - Membership is open to all Tennessee adult residents and their dependents. If you have been covered by a Delta Dental of Tennessee individual policy and drop your coverage, you cannot re-enroll for 12 months.

- **When do my benefits start?**
  - Your benefits for either plan will become effective the first day of the month following receipt of application, 125 application fee, and initial premium if received on or before the 15th of the month. If received after the 15th, effective date will be the first day of the following month.