



P.O. Box 5402 | Lisle, IL 60532



Delta Dental of Illinois
P.O. Box 5402
Lisle, IL 60532

BEND & LIFT

QUALITY CARE DENTAL PLAN

#20240

MEMBER'S NAME

ID: MEMBER'S I.D. #

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Please note the important information on back of this card.

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Finding a Network Dentist

Finding a Delta Dental network dentist is easy. You can find a network dentist today by using the Dentist Search on our website or calling our automated phone system.

<http://soi.deltadentalil.com>

You can find a dentist online quickly and easily.

Go to <http://soi.deltadentalil.com> and click the dentist search link.

1. **Product Selection.** Select the network you want – Delta Dental PPO™ or Delta Dental Premier®.
2. **Your Location.** Enter your work or home address, city and state or ZIP code.
3. **Sorting and Distance.** Select the maximum distance you are willing to travel and the number of results you'd like.
4. **Additional Search Criteria.** You can also search by the dentist's last name, practice name or specialty.

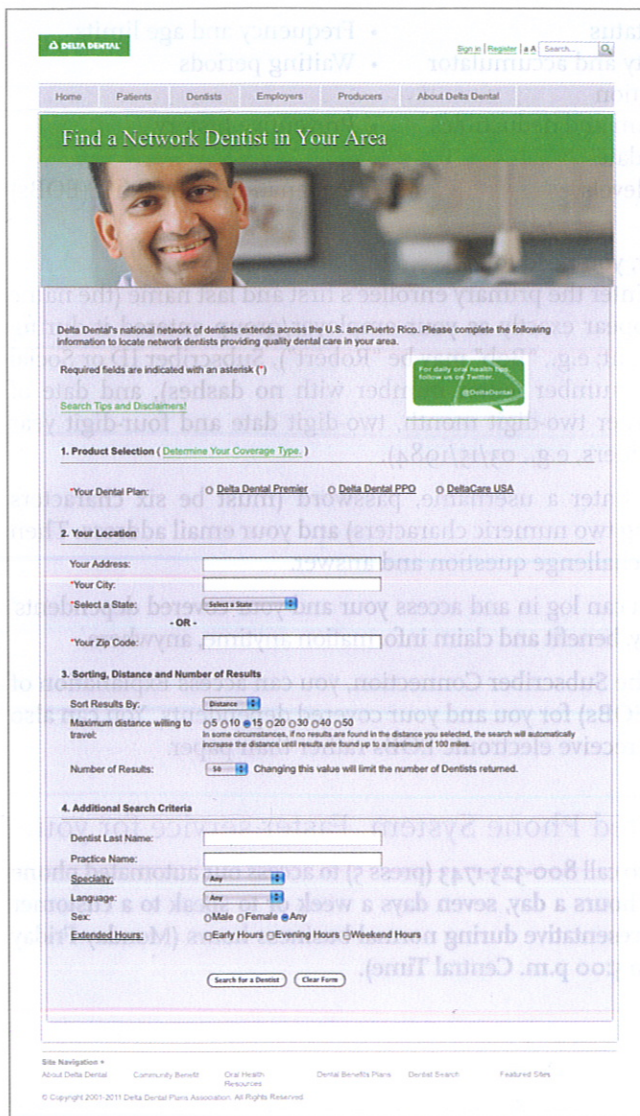
**Any field marked with a red asterisk is a required field.*

Your search will list dentists in the area you specify. Results can be sorted by dentist name, city, ZIP code or driving distance. The list can be printed, emailed or viewed and saved in a PDF file.

800-323-1743 (press 5)

You can find a dentist quickly and easily through our automated phone system. Call 800-323-1743 (press 5) and say "Dentist Directory" and then follow the automated instructions to receive the name, address and phone number of dentists near a specified address or ZIP code.

Customer service representatives are available Monday-Friday from 8:30 a.m. to 5 p.m. Central Time and can also help you locate dentists.

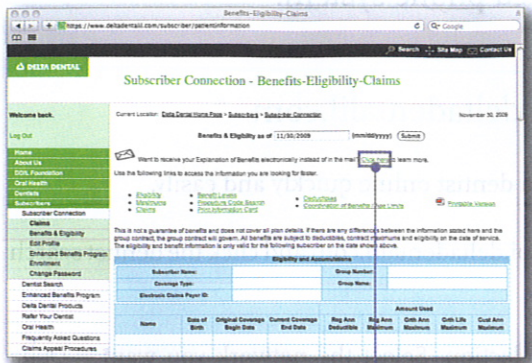


The screenshot shows the Delta Dental website's search interface. At the top, there is a navigation bar with links for Home, Patients, Dentists, Employers, Producers, and About Delta Dental. Below this is a green header with the text "Find a Network Dentist in Your Area" and a photo of a smiling man. The main content area contains instructions and a search form. The form is divided into four sections: 1. Product Selection (with radio buttons for Delta Dental Premier, Delta Dental PPO, and DeltaCare USA), 2. Your Location (with fields for Address, City, State, and Zip Code), 3. Sorting, Distance and Number of Results (with dropdowns for Sort Results By, Maximum distance willing to travel, and Number of Results), and 4. Additional Search Criteria (with fields for Dentist Last Name, Practice Name, Specialty, Language, Sex, and Extended Hours). At the bottom of the form are "Search for a Dentist" and "Clear Form" buttons. The footer includes site navigation links and copyright information.

Subscriber Connection

Connecting with Delta Dental of Illinois is easy!

Get real time benefit and claim information 24 hours a day, seven days a week online through the Subscriber Connection at <http://soi.deltadentalil.com> (select Subscriber Connection link) or through our automated phone system at 800-323-1743 (press 5).



Click here to sign up for electronic EOBs

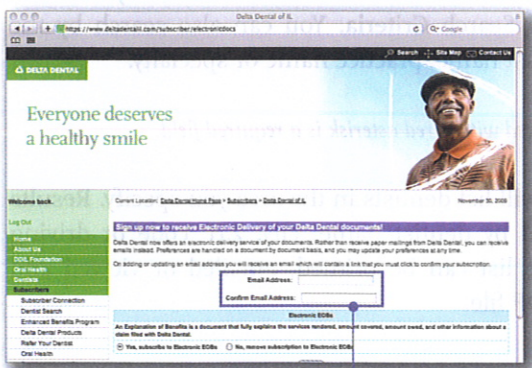
With the Subscriber Connection, you can find everything you need to know about your and your covered dependents' benefits, including:

- Claim status
- Eligibility and accumulator information
- Maximum and deductibles used to date
- Benefit levels
- Frequency and age limits
- Waiting periods
- Preventive history
- Explanation of Benefits (EOBs)

To register, you need to:

- **Step 1:** Enter the primary enrollee's first and last name (the name must appear exactly as your employer/group entered it during enrollment; e.g., "Bob" may be "Robert"), Subscriber ID or Social Security number (enter number with no dashes), and date of birth (enter two-digit month, two-digit date and four-digit year with dividers, e.g., 03/15/1984).
- **Step 2:** Enter a username, password (must be six characters including two numeric characters) and your email address. Then select a challenge question and answer.
- Now you can log in and access your and your covered dependents' eligibility, benefit and claim information anytime, anywhere.

Through the Subscriber Connection, you can access Explanation of Benefits (EOBs) for you and your covered dependents. You can also sign up to receive electronic EOBs rather than paper.



Enter your email address

Automated Phone System. Faster service for you.

You can also call 800-323-1743 (press 5) to access our automated phone system 24 hours a day, seven days a week or to speak to a customer service representative during normal business hours (Monday-Friday 8:30 a.m. to 5:00 p.m. Central Time).



Delta Dental of Illinois (DDIL) is pleased that we have been awarded the dental services contract for the State of Illinois Group Dental Plans, effective July 1, 2011. We are committed to ensuring you and your covered dependents receive quality dental benefits and superior customer service. Enclosed are your ID cards and information about resources to help you get the most of your dental program.

You now have the benefit of Delta Dental's expansive dental networks. Dentists who participate in our networks undergo our credentialing processes and adhere to our processing policies. You can still go to any licensed general or specialty dentist, regardless of whether the dentist participates in one of our networks. In many cases, you can reduce your out-of-pocket expenses by using a Delta Dental PPO or Delta Dental Premier network dentist. (Please note: DeltaCare USA is a dental HMO product and does not apply to your plan.)

How Does the Addition of Dental Networks Affect Your Dental Program?

When a dentist participates in a network, he/she agrees to accept an allowed amount as payment and cannot charge you the difference between his/her submitted amount and the allowed amount. With your Schedule of Benefits, and as your plan has worked in the past, a non-network dentist can charge you for the difference between his/her submitted amount and the Schedule of Benefits amount. Using a Delta Dental PPO or Delta Dental Premier dentist can maximize savings for enrollees and the State itself.

Delta Dental PPO is our national preferred provider dental network. If you go to a Delta Dental PPO dentist, your out-of-pocket expenses often will be less because these dentists accept the lesser of their submitted amount or our reduced PPO amount as payment-in-full (less any deductible). If Delta Dental's allowed PPO amount is lower than the Schedule of Benefits amount, Delta Dental PPO dentists cannot balance bill you for the difference.

Delta Dental Premier is our national dental network that works with Delta Dental PPO to provide network savings and protections for those not using a Delta Dental PPO network dentist. Delta Dental Premier dentists agree to accept the lesser of their submitted amount or Delta Dental's maximum allowed amount as payment-in-full (less any deductible). If Delta Dental's maximum allowed amount is lower than the Schedule of Benefits amount, Delta Dental Premier Dentists cannot balance bill you for the difference.

Important Note: In some cases, the Delta Dental allowed amounts for Delta Dental PPO and Delta Dental Premier Network dentists may be greater than the Schedule of Benefits amount, but less than the dentist's submitted amount. In these instances, Delta Dental PPO and Premier dentists can only bill you the difference between the Schedule of Benefits amount and Delta Dental's allowed amount.

If you go to a non-network dentist, you will still receive benefits, but you may have to pay more because these dentists have not agreed to DDIL's allowed amounts and these dentists can balance bill you for the difference between their submitted amount and the Schedule of Benefits amount. You may have to pay the entire bill upfront at the time of service and/or file your own claim, depending on the payment arrangements you make with the dentist. Additionally, DDIL will send payment to you, not to the dentist, and you are responsible for paying the dentist.

If you use a Delta Dental PPO or Delta Dental Premier network dentist, in addition to your out-of-pocket savings, you can maximize your benefit dollars – the lower the claim reimbursement, the less dollars applied to your annual maximum.

Please see the following example that demonstrates how you can save with a Delta Dental network dentist. This is a hypothetical example only and assumes all deductibles have been met.

Delta Dental PPO Dentist		Delta Dental Premier Dentist		Non-Network Dentist	
Dentist submitted amount	\$1,000	Dentist submitted amount	\$1,000	Dentist submitted amount	\$1,000
PPO allowed amount	\$600	Premier allowed amount	\$900	No negotiated amount	\$0
Schedule of Benefits amount	\$781	Schedule of Benefits amount	\$781	Schedule of Benefits amount	\$781
Your Out-of-Pocket Cost	\$0	Your Out-of-Pocket Cost	\$119	Your Out-of-Pocket Cost	\$219

When the Delta Dental Premier maximum allowed amount is greater than the Schedule of Benefits amount, but less than the dentist's submitted amount, your out-of-pocket cost will still be less with a Delta Dental Premier dentist than with a non-network dentist.

How Can I Find a Delta Dental PPO or Premier Network Dentist?

To find a network dentist, visit our web site at <http://soi.deltadentalil.com>. Go to the Find a Network Dentist link and select Delta Dental PPO or Delta Dental Premier. (Please note: DeltaCare USA is a dental HMO product and does not apply to your plan.)

How Will Claims Be Handled with Delta Dental of Illinois?

As is current practice with your plan, claim payments will continue to be released according to the claim process date and available funding.

If you use a Delta Dental PPO or Delta Dental Premier network dentist, you will not have to pay the dentist at the time of service (with the exception of applicable deductible, and amounts for services not covered). Network dentists automatically file claims for Delta Dental patients.

If you use a non-network dentist, you may have to pay the entire bill upfront at the time of service and/or file your own claim, depending on the payment arrangements you make with the dentist. Additionally, DDIL will send payment to you, not to the dentist, and you are responsible for paying the dentist.

How Can I Find More Information?

Visit our State of Illinois website at <http://soi.deltadentalil.com>. Our online resources are available 24 hours a day. You can call our automated phone system at 800-323-1743, press 5. Customer service hours are 8:30 a.m. to 5 p.m. Monday – Friday central standard time or log on to our Subscriber Connection at <http://soi.deltadentalil.com> to access claim information anytime, anywhere.

If you have questions about your dental benefit program, contact the Central Management Services, Bureau of Benefits, Member Services at 1-800-442-1300. If you have questions* about a claim or a provider for services rendered July 1, 2011 and after, contact Delta Dental at 800-323-1743, press 5 or email csi@deltadentalil.com. Customer service hours are 8:30 a.m. to 5:00 p.m. Monday-Friday, central standard time. You can also use this number to access the automated phone system which allows you to find a network dentist or check claim status 24 hours a day. For online resources available 24 hours a day, you can visit their website at <http://soi.deltadentalil.com>

Please remember: When you use a non-network dentist, the reimbursement will be sent to you, not the dentist. You are responsible for paying the non-network dentist any amount not covered by the Schedule of Benefits.

*Issues regarding services, including claim payments, rendered prior to July 1, 2011, will continue to be handled by Humana CompBenefits at 800-999-1669.