

University of Toledo student dental plan

Keep your smile healthy with dental benefits from Delta Dental

Delta Dental of Ohio and University of Toledo are pleased to partner to bring you an affordable, quality dental plan. Delta Dental is America's largest, most experienced dental carrier and our Delta Dental PPOSM network is one of the largest in the nation. As a student enrolled at University of Toledo, you are eligible to participate in this voluntary plan.

Protect yourself against potential losses

Having dental benefits coverage not only helps you get the regular care you need to stay healthy, it also gives you financial protection from unexpected, and often expensive, problems. Routine dental cleanings and exams are expensive enough. Root canals and crowns can cost as much as \$1,000 each and periodontal procedures may run as much as \$1,000 per quadrant. Delta Dental coverage can help reduce your out-of-pocket costs.

Save money and stay in network with Delta Dental PPO

With your Delta Dental PPOSM (Standard) plan, you may save more money and receive higher levels of coverage when visiting a Delta Dental PPO dentist. Our PPO dentists have agreed to accept lower fees as full payment for covered services. However, if you go to a dentist who doesn't participate in Delta Dental PPO, you can still save money if your dentist participates in Delta Dental Premier[®]. Like our PPO dentists, Delta Dental Premier dentists agree to accept reduced fees for covered services. Since the maximum allowed fees are higher for Delta Dental Premier dentists than for our PPO dentists, you may have to pay more out of pocket if you choose not to visit a Delta Dental PPO dentist.

Great coverage at a great price

Delta Dental benefits are affordably priced. Annual rates for University of Toledo students are:

| | |
|---------------------------|------------|
| Student only | \$240.48 |
| Student and one dependent | \$487.32 |
| Student and family | \$1,263.36 |

Example of how it works:

As shown below, your lowest out-of-pocket costs result from going to a Delta Dental PPO dentist.*

| | | DELTA DENTAL PPO DENTIST | DELTA DENTAL PREMIER DENTIST | NONPARTICIPATING DENTIST |
|----------------|------------------------------------|--------------------------|------------------------------|--------------------------|
| Adult cleaning | Submitted fee: | \$90.00 | \$90.00 | \$90.00 |
| | Maximum allowed fee: | \$54.00 | \$77.00 | \$63.00 |
| | Delta Dental PPO dentist schedule: | \$54.00 | \$54.00 | \$54.00 |
| | Coverage level: | 100% | 100% | 100% |
| | Amount Delta Dental pays: | \$54.00 | \$54.00 | \$54.00 |
| | AMOUNT YOU PAY: | \$0.00 | \$23.00 | \$36.00 |

NOTE: Payment examples above are illustrative only. Fees and reimbursements can vary by location and dentist. They do however represent how payment is determined.

University of Toledo student dental plan benefit highlights

With more than 98,800 dentists practicing in nearly 260,700 locations nationwide, finding a dentist near you is easy.* Use our online dentist search at www.deltadentaloh.com/findadentist to locate Delta Dental PPO dentists near you. Once at the site, click the “Delta Dental PPO, Premier or DeltaCare USA” link to be directed to our national search portal. Simply select “Delta Dental PPO” and enter your address information.

*Network statistics from Delta Dental Plans Association, March 2015.

| COVERED SERVICES | DELTA DENTAL PPO DENTIST ¹ | DELTA DENTAL PREMIER DENTIST ² | NONPARTICIPATING DENTIST ² |
|---|---------------------------------------|---|---------------------------------------|
| Diagnostic and Preventive | | | |
| Diagnostic and preventive services** | 100% | 100% | 100% |
| Emergency palliative treatment** | 100% | 100% | 100% |
| Sealants** | 100% | 100% | 100% |
| Brush biopsy** | 100% | 100% | 100% |
| Radiographs** | 100% | 100% | 100% |
| Periodontal maintenance** | 100% | 100% | 100% |
| Basic Services | | | |
| Minor restorative services | 50% | 50% | 50% |
| Simple extractions | 50% | 50% | 50% |
| Maximums and Deductible | | | |
| Contract year maximum | \$750 per member | | |
| Deductible (per contract year) <i>**Deductible waived for these services</i> | \$50 per member | | |

1 Coverage levels for Delta Dental PPO are based on dentist’s submitted fee or the amount in the local Delta Dental’s PPO dentist fee schedule, whichever is less.

2 When services are received from a Delta Dental Premier or nonparticipating dentist, the percentages shown indicate the portion of Delta Dental’s PPO dentist fee schedule (or the nonparticipating dentist fee) that will be paid for those services. This amount may be less than what the dentist charges or Delta Dental approves and you are responsible for that difference.

NOTE: The above summary is a sample of benefits. Policies have exclusions and limitations that may limit coverage. For complete coverage details, please refer to your certificate of coverage. These dental plans are available exclusively to students of University of Toledo. Prices are valid as of August 1, 2015, and are subject to change.

EHB covered services

The University of Toledo student dental plan is an EHB-compliant plan and also provides EHB covered services. EHB covered services include covered services to individuals under the age of 19 that are considered Essential Health Benefits as defined by the Patient Protection and Affordable Care Act. For complete coverage details about this plan, including a listing of all EHB covered services, please refer to your summary and certificate. Delta Dental recommends that you review your summary and certificate before you purchase this plan.

To enroll in the dental plan, visit
www.myutstudentbenefits.com

LEARN MORE TODAY!

Visit www.deltadentaloh.com
or call us at (800) 524-0149