



Delta Dental offers you what no other dental plan can — The Delta Dental Difference®. Millions of enrollees trust their smiles to Delta Dental because we deliver:

- **More savings.** The Delta Dental Difference can save you money because Delta Dental dentists won't charge you more than their contracted fee.
- **More dentists.** Three out of four dentists nationwide are contracted Delta Dental dentists, giving more enrollees convenient access to more dentists.
- **More satisfied customers.** Enrollees just like you rated Delta Dental more favorably on reputation, value, quality of care and customer service than any other brand.¹ We deliver an exceptional customer experience with fast and accurate claims processing, easy to use plans, and friendly service.

It's no wonder Delta Dental sets the industry standard for keeping enrollees smiling — we do whatever it takes and then some.

¹ Based on a nationwide survey "Brand Awareness and Perception Survey" by The Long Group for Delta Dental Plans Association (2008)

Delta Dental PPOSM — Easy, Friendly, Accessible

We're pleased to be your partner in maintaining great oral health. The Delta Dental PPO* plan makes it easy for you to find a dentist, and easy to control your costs when you visit a network dentist. Here are some of the great things you'll need to know about enrolling with Delta Dental:

- **Save money with a Delta Dental PPO dentist.** Our PPO network dentists accept reduced fees for covered services they provide you, so you'll usually pay the least when you visit a PPO network dentist.
- **The PPO plus Premier "safety-net".** If you don't choose to visit a Delta Dental PPO dentist, you also have access to the Delta Dental Premier® network. You'll usually pay more than if you visit a PPO dentist, but you'll still have cost protections that you don't get when you visit a non-Delta Dental dentist.
- **Visit the dentist of your choice.** Want to visit a non-Delta Dental dentist? No problem. You can visit any licensed dentist, but your costs are usually lowest when you see a PPO dentist.
- **Many network dentists to choose from.** With some of the largest dentist networks in the U.S., chances are there's a wide choice of network dentists near your home or office. Visit us at www.deltadentalins.com to search our dentist directory by location or specialty.
- **Easy to use your benefits.** When you visit a Delta Dental dentist, pay only your portion for services. Delta Dental dentists will file claim forms for you and receive payment directly from us. Many non-Delta Dental dentists ask that you pay the entire cost up front and wait for reimbursement.
- **Delta Dental's online services make getting information quick and easy.** Access your benefits and eligibility, print ID cards, get information about your claims - seven days a week. And check out Delta Dental's oral health resources too for tips and information that can help keep your smile healthy.

Greatest potential savings when you visit a Delta Dental PPO dentist

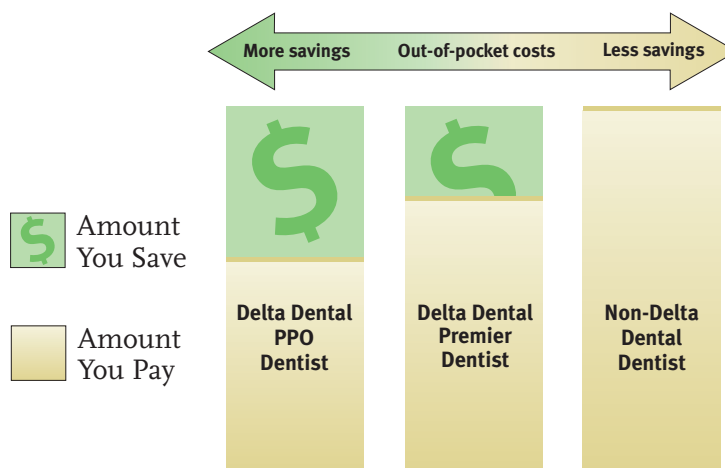


Illustration showing sample enrollee share of costs for information purposes only. Actual dentist fees and contract allowances will vary by region, procedure and by group contract.

* In Texas, Delta Dental offers a Dental Provider Organization (DPO) plan.

Plan Benefit Highlights for: Texas A & M University System**Group No:** 04170-0000

Eligibility	Primary enrollee, spouse and eligible dependent children to age 25		
Deductibles	\$75 per person / \$225 per family each plan year		
Deductibles waived for D & P?	Yes		
Maximums	\$1,500 per person each plan year		
D & P counts toward maximum?	Yes		
Waiting Period(s)	Basic Benefits 0 Months	Major Benefits 0 Months	Orthodontics 0 Months

Benefits and Covered Services*	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Diagnostic & Preventive Services (D & P) Oral Exams, cleanings, x-rays, fluoride treatment, space maintainers, sealants	100 %	100 %	100 %
Basic Services Fillings, denture repairs	80 %	80 %	80 %
Endodontics (root canals) Covered Under Basic Services	80 %	80 %	80 %
Periodontics (gum treatment) Covered Under Basic Services	80 %	80 %	80 %
Oral Surgery Incisions, excisions, surgical removal of tooth, Nitrous Oxide for children Covered Under Basic Services	80 %	80 %	80 %
Major Services Crowns, inlays, onlays and cast restorations, bridges and dentures, Implants	50 %	50 %	50 %
Orthodontic Benefits Adults and dependent children	50 %	50 %	50 %
Orthodontic Maximums Lifetime	\$ 1,500 Lifetime	\$ 1,500 Lifetime	\$ 1,500 Lifetime
Other			

* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

** Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

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Alpharetta, GA 30009

Customer Service
800-521-2651

Claims Address
P.O. Box 1809
Alpharetta, GA 30023-1809

www.deltadentalins.com/tamus

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.