

Access PPO 7500 Adults (Age 19 and Over)

Benefit Features

Deductibles:	\$50 (\$150)
Annual Maximum:	\$1,000
Waiting Periods:	None
Receive Care From:	Any Dentist or Access PPO Dentist

Access PPO Adults

- You may use any licensed dentist or choose from over 190,000 participating dentists nationwide.¹
- The use of a network dentist can significantly reduce your out-of-pocket costs (Dominion members save an average of 17%).² Out-of-network dentists may charge above the amount covered by the Dominion plan, which will be balanced billed to you, the member. To ensure you do not receive additional out-of-pocket charges, visit a dentist in the Dominion Dental PPO network.
- Deductible: An annual deductible of \$50 per person (\$150 family maximum) is required on basic care and major restorative care.
- Annual Maximum: Benefits are subject to an annual maximum of \$1,000 per insured person.
- There are no waiting periods for diagnostic and preventive care. To be eligible for basic care, you must have completed 3 (three) months of continuous coverage. To be eligible for major restorative care, you must have completed 12 (twelve) months of continuous coverage. Waiting period credit will be given for the length of time an insured was covered under each benefit classification under the current employer's prior dental coverage.
- Claims Filing: Benefits will be paid to you or they may be assigned directly to your dentist. 99% of all claims are submitted by the dentist.³ Your dentist may use the standard American Dental Association claims form. Claims can be filed electronically; **Mailed To:** Dominion Dental Services, P.O. Box 1126, Elk Grove Village, IL 60009; **Or Faxed To:** 888-208-8290.

¹ Participating dentists are subject to change.

² Dominion Dental Services, Inc. - based on review of 2012 PPO claims data

³ Dominion Dental Services, Inc. Internal Performance Report, November 2013



We Work For Your Benefit.[®]

For full details of the coverages, limitations and exclusions, please read the enclosed Coverage Schedule.

**Need to find a participating dentist?
Simply visit DominionDental.com.**

Summary Of Benefits

Benefits	Coverage
Diagnostic & Preventive Care - Oral Exams - Bitewing X-rays - Full and Panoramic X-rays - Semiannual Teeth Cleaning	100%
Basic Care - Fillings - Amalgam (Silver) - Composite (White) - Extraction, Erupted Tooth	80%
Major Restorative Care - Periodontics - Endodontics - Oral Surgery - Crowns and bridges - Dentures	50%
Orthodontics	0%

How do I enroll?

1. Complete the enclosed enrollment card.
 - List all dependents you want covered.
2. Return the completed enrollment card to your Benefit Administrator or as directed.
3. A Membership Card, Coverage Schedule and Certificate of Coverage will be mailed to you on or before your first day of eligibility.
4. If you have any questions regarding your date of eligibility, please contact your Benefits Department.

If you choose to enroll in the Access PPO plan, your dependents under the age of 19 will automatically be enrolled in the pediatric dental plan. Please refer to the Access PPO *Kids* enrollment flyer for more details.

Dominion Dental Services, Inc. is licensed as a Dental Plan Organization in Virginia, Maryland and Delaware, a Risk Assuming PPO in Pennsylvania and an Accident and Health Insurer in D.C. Dominion is a Qualified Health Plan issuer in the DC Health Link, Delaware Health Insurance Marketplace, Maryland Health Connection, Pennsylvania Health Insurance Marketplace and Virginia Health Insurance Marketplace.

Who is eligible?

You and your dependents are eligible. Dependents include your spouse and unmarried children under age 26. Dependents under age 19 will receive the Access PPO *Kids*. Refer to your policy documents for further details regarding your dependent coverage.

What if I change jobs?

If you leave your place of employment, you have the option of converting your coverage to an alternate Dominion program using a different method of payment.

Can I make changes on the Internet?

Yes. Dominion provides members with secure online access to:

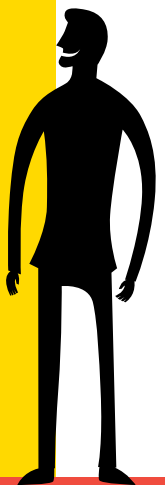
- ID card requests
- Plan information
- Dentist search
- Contact information
- Member services requests and general correspondence

All changes are confirmed by return email. For more information, visit DominionDental.com.

A New Level of Service¹

- Less than 0.1% of our members called with a service issue.
- Our PPO network increased by 32% in the last year.
- ID cards and member packets were mailed within 4 days of enrollment.
- Over 98% of claims were processed in fewer than 15 days.
- 98% of Dominion members have access to at least two PPO dentists within 10 miles.
- Over 98% member retention rate.

¹ Dominion Dental Services, Inc. Internal Performance Report, November 2013.



DOMINION[®]
DDS
DENTAL
Services, Inc.

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Alexandria, VA 22314
888-518-5338 (Phone)
855-485-0115 (Fax)
DominionDental.com

We Work For Your Benefit.[®] Dominion Dental Services (Dominion) is an agile and innovative administrator of dental and vision benefits in the Mid-Atlantic, offering managed care and indemnity programs, claims adjudication and comprehensive plan administration. Among our 500,000 customers are leading health plans, employer groups, municipalities, associations and individuals. The Dominion group of companies includes Dominion Dental Services, Inc., a licensed issuer of dental plans, and Dominion Dental Services USA, Inc., a licensed administrator of dental and vision benefits.

Access PPO Kids (Under Age 19)

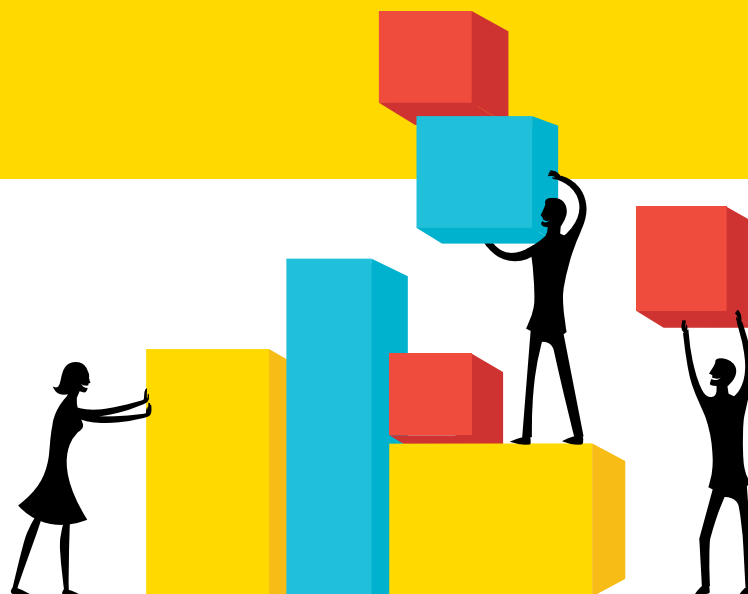
Maximum access, convenience and flexibility.

Benefit Features

Deductibles:	\$100 (\$200) ¹
Out-of-Pocket Maximum:	\$1,000
Waiting Periods:	None ²
Receive Care From:	Any Dentist or Access PPO Dentist

Pediatric

- Members can use any dentist or one of over 190,000 network dentist listings nationwide.³
- Significant out-of-pocket savings if using an in-network dentist.
- No waiting periods for non-orthodontic services.
- No charge for in-network exams, cleanings, bitewing X-rays and other preventive services.
- Medically necessary orthodontic benefits.
- DE, PA & VA: Out-of-pocket maximum is \$700 per child per calendar year for in-network services, with a maximum of \$1,400 for two or more children.
- DC and MD: Out-of-pocket maximum is \$1,000 per child per calendar year for in-network services, with a maximum of \$2,000 for two or more children.



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For full details of the coverages, limitations and exclusions, please read the Summary of Benefits.

Need to find a participating dentist?
Simply visit DominionDental.com/health-care-reform
or call 888-518-5338.

About Dominion

Dominion Dental Services (Dominion), incorporated in 1996, is a leading provider and administrator of dental and vision benefits in the Mid-Atlantic, offering managed care and indemnity programs, claims adjudication and comprehensive plan administration. Among our 500,000 customers are leading health plans, employer groups, municipalities, associations and individuals.

The Dominion Group of companies includes Dominion Dental Services, Inc., a licensed issuer of dental plans, and Dominion Dental Services USA, Inc., a licensed administrator of dental and vision benefits.

- ¹ Deductible is combined for all covered services for each calendar year per pediatric member - maximum \$200 for pediatric members. Deductibles are waived for Diagnostic and Preventive Care (Class I) and Orthodontia (Class IV) when in-network; and waived for Diagnostic and Preventive Care (Class I) when out-of-network.
- ² There is a 24-month waiting period for medically necessary orthodontic benefits.
- ³ Participating dentists are subject to change.

Summary Of Benefits

Benefits	Coverage	
	In-Network	Out-of-Network
Diagnostic & Preventive Care • Oral Exams • Bitewing X-rays • Full and Panoramic X-rays • Semiannual Teeth Cleaning	100%	80%
Basic Care • Fillings ○ Amalgam (Silver) ○ Composite (White) • Extraction, Erupted Tooth	35%	20%
Major Restorative Care • Periodontics • Endodontics • Oral Surgery • Crowns and bridges	25%	10%
Medically-Necessary Orthodontics	50%	0% (DC, DE, PA, VA) 30% (MD)