Dental Coverage

The dental plan is designed to encourage preventive dental care, providing benefits for services that are essential to good oral health. Good dental health can have an impact on overall health and can also provide the first warning signs of a more serious health issue. Along with routine preventive care, the plan provides for basic and major restorative services. Our dental networks are provided through Delta Dental Insurance Company, offering a choice of over 328,000 dentists in its Delta Dental Premier network, and 248,000 dentists in its Delta Dental PPO network.

Why two networks? There are advantages to both. Dentists in the PPO network charge discounted costs that are generally 18 to 25% less than the average fees charged by all dentists. The discounted costs charged by dentists in the Premier network are approximately 12 to 18% less than the average fees charged by all dentists. While your costs may be less if you use a PPO network provider, the Premier network is larger and you will have more providers to choose from.

In either case, out-of-pocket expenses are reduced significantly when using an in-network provider. Network dentists will also file all claims for you. To find a network dentist, visit www.deltadentalins.com or call 1-800-521-2651 for assistance.

Putting It All Together: Stay In-Network

Your choice of dentists affects your annual dental care costs. In-network providers are usually less expensive.

The plan allows two preventive dental visits each calendar year.

The cost of your cleanings is covered under preventive care and is not subject to deductible or counted against your $1,500 calendar year maximum.

Expectant mothers will be covered for three cleanings in one calendar year during pregnancy, rather than two.

Composite fillings are covered at 80% for all teeth, and dental implants are covered at 50% (subject to calendar year maximum of $1,500).

<table>
<thead>
<tr>
<th>Plan Provisions</th>
<th>In-Network/Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type I: Preventive¹</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Deductible (Type II and Type III expenses)</td>
<td>$50 per person</td>
</tr>
</tbody>
</table>

Plan Payment After Deductible

- Type II: Restorative/Basic
  - Plan pays 80%
- Type III: Major
  - Plan pays 50%
- Type IV: Orthodontic
  - Plan pays 50%

Calendar Year Maximum

- $1,500 per person

Orthodontic Lifetime Child Benefit (up to age 19)

- $1,500 per person

¹ Delta Dental will pay for full-mouth X-rays or panoramic X-rays once every five years. Bitewing X-rays are covered once every calendar year for adults and twice every calendar year for dependent children up to age 19.

The Reynolds and Reynolds Company