



Smart dental plans from the dental benefit experts.

Delta Dental of Illinois' mission — to provide customer-focused benefit products, and as a trusted partner, offer guidance to improve overall health and well-being — directs us in everything we do.

Smart plans for smart mouths.

Since 1967, Delta Dental of Illinois has been providing dental benefits for Illinois-based groups and their members nationwide – while helping to control costs and improve access to dental care – as part of our overall **commitment to improving the health of the people of Illinois.**

In 2011, Delta Dental of Illinois launched an individual dental program for Illinois residents who don't have access to a group-based dental plan.

By far the largest and most experienced dental benefits carrier in the country, the Delta Dental national system covers nearly one-third of all Americans with dental insurance in all 50 states – more than the next two largest carriers combined.

Delta Dental of Illinois is one of 39 independently operated member companies of the Delta Dental Plans Association. Beginning as Illinois Dental Service (IDS), we were granted our charter as a not-for-profit corporation in 1967. Under this Act, IDS was authorized to establish dental care plans for residents of Illinois, operating under the supervision of the Illinois Department of Insurance. In 1984, we changed our name from Illinois Dental Service to Delta Dental Plan of Illinois – which was shortened to Delta Dental of Illinois in 2005.





Better networks. Better quality. Better service. Better value.

From our local offices, Delta Dental of Illinois provides comprehensive plan administration to many Illinois residents, more than 6,000 Illinois-based groups and more than 2 million total members nationwide. We're proud to serve many prestigious clients, including more than a third of the Illinois-headquartered Fortune 1000 companies.

We know dental benefits better, so we're able to deliver better dental benefits. It's as simple as that.

Our networks maximize access and savings.

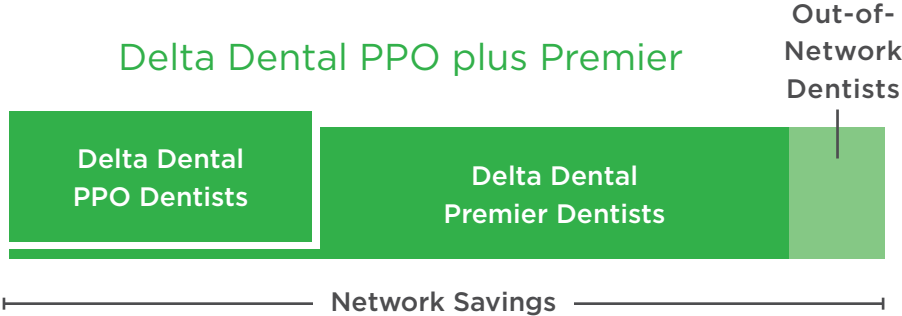
According to a recent independent study*, Delta Dental delivers the industry's best effective discount - averaging more than 26.5% nationally - which represents dollars saved versus average industry charges across all claims paid.

* Source: Ruark Consulting LLC's most recent Dental PPO Network Study

Delta Dental of Illinois offers its unique Delta Dental PPO plus Premier - the exclusive combination of its Delta Dental PPOSM and Delta Dental Premier[®] networks.

With nearly 76 percent of dentist office locations in Illinois and three out of four dentists nationwide participating, Delta Dental Premier works in tandem with Delta Dental PPO to increase in-network usage to an average of nearly 84 percent, compared to an average of 25 to 40 percent with other dental carriers' PPO-only programs.

We also offer DeltaCare[®] - a dental HMO.



Our unique combination of fee-for-service networks acts as a safety net, providing network protection for members who don't use a PPO dentist. Participating dentists agree to accept our allowed fees as payment in full - and cannot "balance bill" the member for the difference between their charged fee and the Delta Dental allowed fee. This helps reduce out-of-pocket costs for members and claims costs for groups.

Our service assures satisfaction.

Delta Dental of Illinois fully integrates the call center and claims processing functions into a customer service team that is trained in all areas of claims processing. This maximizes bench strength during busy periods and helps ensure full issue resolution on the first call. Contact our service department and you can expect to be connected to a knowledgeable customer service agent in 30 seconds or less who's prepared to answer your questions on the spot.

We consistently process more than 4 million claims annually with an average turnaround time of less than three workdays and 99 percent financial accuracy. And, our service professionals resolve more than 99 percent of inquiries on the first call.

Underscoring our dedication to meeting and exceeding our clients' expectations, we offer "Quality of Service Performance Guarantees." It's just one reason why **97 percent of our clients consistently renew** with us year after year.



Our plan options provide choice.

Delta Dental of Illinois offers dental benefit programs to Illinois-based groups with two or more members. We offer individual and family plans, a suite of small group plans and fully insured and self-insured plans with variable employer/employee contribution and plan design options for large groups. All group plans can be offered on a voluntary basis as well. Our group plans feature our Delta Dental PPO network, which includes our unique network combination Delta Dental PPO plus Delta Dental Premier. We also offer a dental HMO option and DeltaVision* options.

Those Illinois residents without access to a group-based dental insurance plan can enjoy the same great benefits that more than 2 million other Delta Dental of Illinois members do with individual dental insurance from Delta Dental of Illinois. Plans focus on preventive care and offer flexible coverage options, the freedom for members to select the dentist of their choice (the most out-of-pocket savings will be realized by using a Delta Dental PPOSM dentist), affordable rates and convenient automatic monthly withdrawals.



Our added benefits offer more ways to enhance health and options.

Delta Dental of Illinois offers several additional program features.

Enhanced Benefit Programs that provide enhanced coverage for individuals who have specific health conditions that can be positively affected by additional oral health care. These enhancements are based on scientific evidence that shows treating and preventing oral disease in these situations can improve overall health (group and individual plans).

To GoSM annual maximum carryover feature allows members the ability to carryover unused annual maximums from year to year – offering them flexibility and helping them plan for more extensive dental treatment in subsequent years (group plans only).

Dual Choice (PPO/DHMO) monthly switch feature allows members to switch between Delta Dental PPO and DeltaCare on a monthly basis – not just at open enrollment (group plans only).

DeltaVision^{*} offers vision care plans that give members access to a national network of both independent providers and leading optical retailers. With a DeltaVision plan, employers can enjoy easy benefits administration and implementation, combined billing for vision and dental benefits, increased employee health and productivity, and an enhanced benefits package overall (group plans only).

* DeltaVision is provided by ProTec Insurance Company, a wholly-owned subsidiary of Delta Dental of Illinois, in association with EyeMed Vision Care networks.





Our technology keeps clients and members connected.

Our web-based services ensure that everything members and groups need to know about their benefits is never more than a click away.

Member Connection allows members to go online and securely view their and their covered dependents' Explanation of Benefits, check on a claim status, print ID cards and view their benefit information.

Employer Connection permits group administrators to manage and update group eligibility, access online billing, produce adhoc reports and view claim information on behalf of their members (self-insured only).

Detailed management reports summarize the performance of a group's plan – and are available for all individually rated groups at no additional cost.

Delta Dental's free mobile app for Apple and Android devices provides members with access to their ID card, benefit information and much more on the go. Our mobile app is available for download in the App Store or Google Play Store.

Dental care cost estimator tool helps members prepare for costs associated with a particular dental procedure. Dental care cost estimates depend on location and if the dentist participates in Delta Dental of Illinois' network. The dental care cost estimator is available on our mobile app.

LifeSmile risk assessment tool allows members to find out their risk for oral disease by taking a quick, nine-question quiz. Members can then discuss their results with their dentist. The LifeSmile risk assessment tool is available at Deltadentalil.com under "Your Health."

Our LifeSmile wellness program helps groups and their members become “smart mouths.”

At Delta Dental of Illinois, we are passionate about protecting our members' oral health – and can't emphasize enough the important connections it has to overall health and wellness. We offer a variety of resources and programs through our LifeSmile program to help members take charge of their health and take care of their smiles for a lifetime, including:

- **Enhanced Benefit Program:** provide additional preventive care for those with certain medical conditions.
- **One-Stop Marketing:** a range of resources from intranet banner ads to oral health brochures, presentations from dental professionals and more.
- **Member Resources:** oral-health focused content delivered via a variety of mediums, including an online risk assessment tool, monthly eNewsletters, educational videos and many other resources.
- **Client/Broker/Consultant Resources:** detailed claims analysis, oral health measure reporting, benefit plan usage reporting by procedure and access to national Delta Dental Plans Association data studies and resources.



Our team's dedication makes all the difference.

At Delta Dental of Illinois, we are committed to excellence and we expect the same from our team members. We challenge our team members to help us remain responsive to the needs of our customers - and our team members rise to meet that challenge every day.

Delta Dental of Illinois recognizes that investment in its workforce is essential. We pride ourselves on the tenure of many of our team members. It's not uncommon to meet people who have worked 10, 15 or even 20 years with the company.

The people at Delta Dental of Illinois truly care about each other, the work we do, our customers and the community. Sincere loyalty and dedication blend to create a unique culture that makes Delta Dental of Illinois a great place for people to work.

That dedication translates into providing exceptional services to our valued participating dentists, clients, members, brokers and consultants.



Our commitment helps the health of our state.

In 2008, the Delta Dental of Illinois Foundation was formed and acts as the charitable arm of Delta Dental of Illinois.

As a not-for-profit organization, Delta Dental of Illinois has been dedicated to improving the health of the communities it serves for more than 50 years.

The Foundation supports and develops programs that help provide health education and expand access to quality healthcare for the people of Illinois. Just a few of our efforts to make others smile are listed below.

The Foundation's grant programs support the continuing efforts of numerous organizations seeking to help improve the health of Illinoisans. The Foundation has donated more than \$1.5 million to local organizations since 2013.

Land of Smiles – our free educational and entertaining children's theater program – is geared to kids in kindergarten through third grade. Featuring the Tooth Wizard and his nemesis, PlaqueMan, the show has visited more than 416,000 children in hundreds of elementary schools across Illinois, educating them on how to take care of their teeth and the importance of good oral health.

Delta Dental of Illinois' donations to two dental schools in Illinois – the University of Illinois at Chicago (UIC) College of Dentistry and Southern Illinois University (SIU) School of Dental Medicine – will help build state-of-the-art ambulatory centers focused on providing care to children.

Our efforts to help **improve the overall health and well-being of Illinoisans** include a variety of activities – such as financial support to agencies sharing the same goal, assistance to clinics providing such care and goods-in-kind requests for toothbrushes, oral health brochures, dental floss and more.

Delta Dental of Illinois' Mission

Provide customer-focused benefit products, and as a trusted partner, offer guidance to improve overall health and well-being.

Contact your broker or a Delta Dental sales executive to learn more about the benefits of partnering with Delta Dental of Illinois.



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