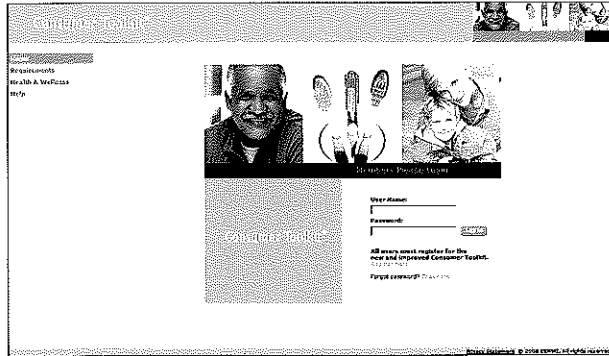


Consumer Toolkit—a fast, free way to check your coverage

Need information about your Delta Dental coverage? Our online Consumer Toolkit® gives you easy access to a wealth of information 24/7.



This secure service lets you:

- Verify your eligibility
- Review up-to-date benefits information (such as your coverage levels for specific services, how much of your yearly benefit has been used to date, and how much is still available)
- Check your claims and see what's been paid
- Search directories of participating dentists
- Print ID cards and claim forms
- Review oral health information

Delta Dental's Consumer Toolkit is just one of the many ways we're working to better serve you. Register and log on via your Delta Dental Web site.

Michigan: www.deltadentalmi.com
 Ohio: www.deltadentaloh.com
 Indiana: www.deltadentalin.com



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Predetermination helps you plan for your dental care

Unexpected bills aren't fun for anyone. It's much easier to budget for expenses you're expecting. That's why Delta Dental makes it easy for you to find out whether your dental treatment is covered and how much it will cost before you take a seat in your dentist's chair.

Here's how: When a proposed treatment plan will cost more than \$200, ask your dentist to submit the plan to us for predetermination. Predetermination gives us a chance to review the proposed treatment in accordance with your dental coverage. We can then determine what portion of the treatment will be covered under the Delta Dental plan chosen by your employer and what portion will be your financial responsibility.

We'll send a predetermination notice to you and your dentist. We encourage you to review this notice together and discuss treatment options before deciding on treatment. Our payment can be applied toward the treatment that you and your dentist choose.

With predetermination, you'll know ahead of time how much of the bill you'll be responsible for. Predetermination gives you the opportunity to learn about your options—and it makes it easier for you to budget for your dental care.



Form No. 6044
12/06

