



Dental Options for Your Business



A plan for life.

CDPHP® is proud to offer Delta Dental plans to help complete your employee benefits solution. You'll find Delta Dental a perfect complement to your CDPHP health benefits. Like CDPHP, Delta Dental puts an emphasis on quality, service, and value—making it a leader in the dental benefits industry.



Millions of people trust their smiles to Delta Dental

For more than 50 years, Delta Dental has been dedicated to delivering affordable, easy-to-use plans that provide access to quality dental care.

Delta Dental of New York is part of the Delta Dental Plans Association, one of the largest dental benefits organizations in the nation, which covers nearly 60 million people in the U.S.

Substantial Savings

Fee agreements: Delta Dental's network dentists agree not to bill more than their contracted fees, helping employers and members save money. Also, dentists cannot unbundle their services (i.e., services that are part of a larger treatment cannot be charged separately).

Low administrative costs: Dental health is the priority. That's why nearly 89 cents of every Delta Dental premium dollar is paid directly for dental services.

Quality You Can Trust

Delta Dental is committed to helping ensure that members have access to high-quality care. Delta Dental dentists undergo a variety of reviews to ensure that they meet professional standards for quality and appropriateness of care and other important aspects of dental care.

Even with more than 16 million calls in 2012, Delta Dental resolved more than 97 percent of the questions/issues on the first call.

Exceptional Service

Delta Dental's customer-responsive approach addresses every aspect of the customer experience: accurate claims processing, ease of use and administration, personalized service, and a commitment to advancing dental health in the community.

Affordable, Comprehensive Plans

Choose from an array of Delta Dental plans to complement your CDPHP health plan. From preventive care to orthodontic care, there's a plan for every business. No matter which Delta Dental plan you choose, you can feel confident knowing that you've chosen a plan that protects your employees and provides your business with great value.

Delta Dental's Mission Statement

To advance dental health and access through exceptional dental benefits service, technology and professional support.

Nearly 89¢ of every premium dollar is paid directly for dental services.



88.5 cents

Cost-Controlling Networks

Four out of five dentists nationwide participate with Delta Dental.

Delta Dental's open network plans provide a safety net that promises controlled costs. Members who have the Delta Dental PPOSM plan usually have the lowest costs when visiting a PPO dentist but retain some cost protections when visiting a Delta Dental Premier[®] dentist.

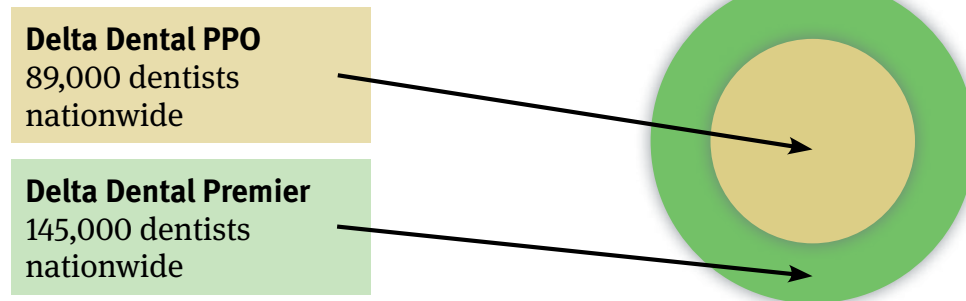
Delta Dental PPO

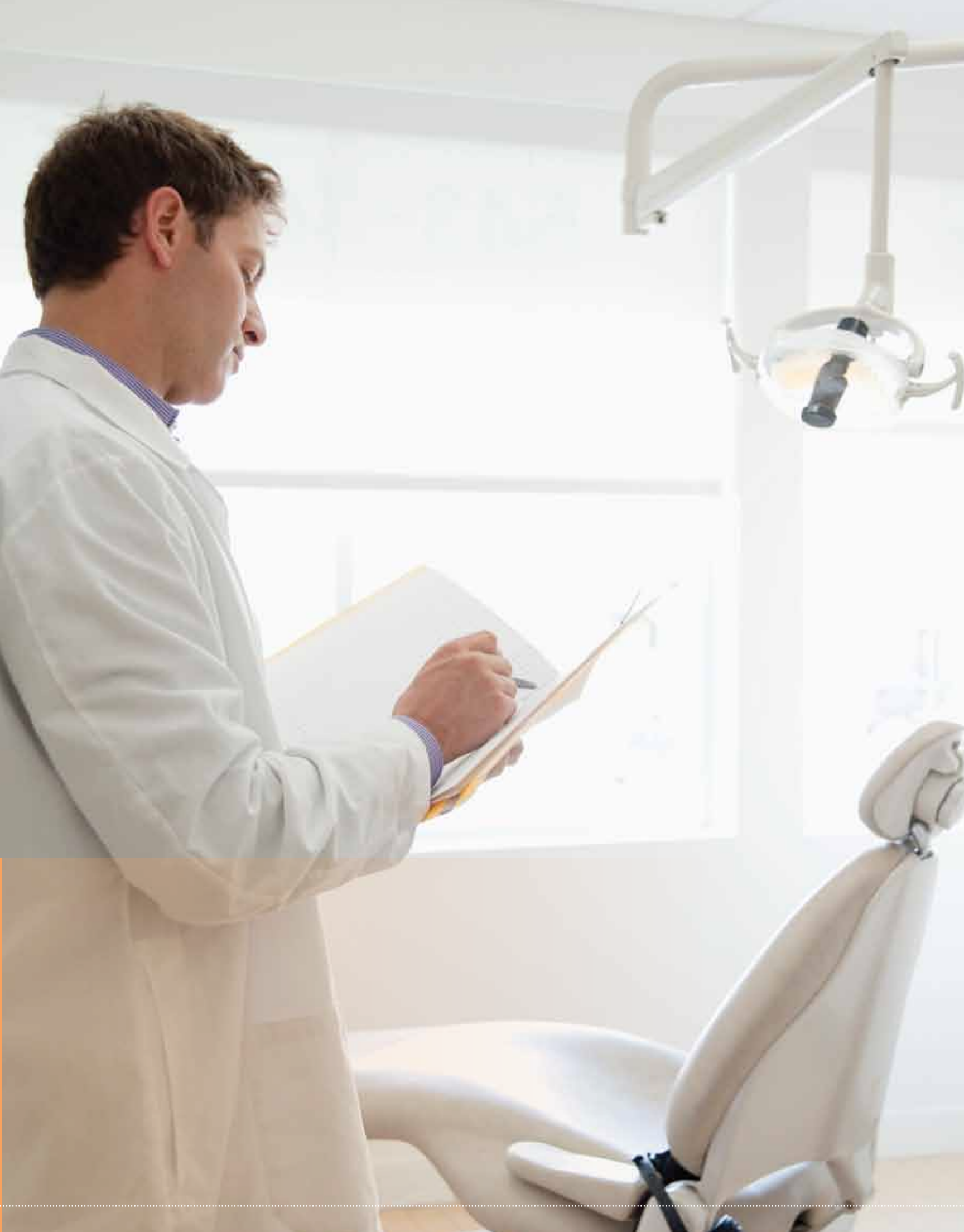
A preferred provider organization plan, the PPO plan allows members to visit any licensed dentist. However, members usually have the lowest out-of-pocket costs when visiting a PPO dentist.

Delta Dental PPO plus Premier

These plans offer a combination of the PPO and Delta Dental Premier networks to maximize opportunities to save money. *PPO plus Premier* provides maximum network access while offering cost protections with the Premier network and even deeper savings within the PPO network.

The Delta Dental Difference[®] offers a cost-saving "safety net" for members through the Delta Dental Premier network.





CDPHP Helps Keep It Simple

For You

- CDPHP will help you administer and manage your dental plan alongside your CDPHP health plan.
- Easily manage the company's Delta Dental benefits in the secure employer site at www.cdphp.com – the same place you manage your CDPHP health benefits.
- One invoice from CDPHP will include your medical benefits and your Delta Dental premiums.
- Count on your local CDPHP representative for all your support needs.

For Your Employees

- Securely view eligibility, benefits, claims information, and explanations of benefits – all electronically, all online, and all through a single sign on to www.cdphp.com.
- Fee Finder service to obtain the average fees charged in a specific geographic area for common dental procedures.
- Searchable dentist directory, linked to maps with driving directions.
- Library of oral health information.



Your broker or CDPHP representative will help you choose the Delta Dental plan that best fits your employees' needs and your company's budget. Contact your broker or call CDPHP today at 1-800-993-7299.

*Delta Dental Premier[®] and Delta Dental PPOSM are underwritten by
Delta Dental of New York, Inc., a not-for-profit dental service company.*



A Registered Mark of Delta Dental Plans Association



A plan for life.

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