

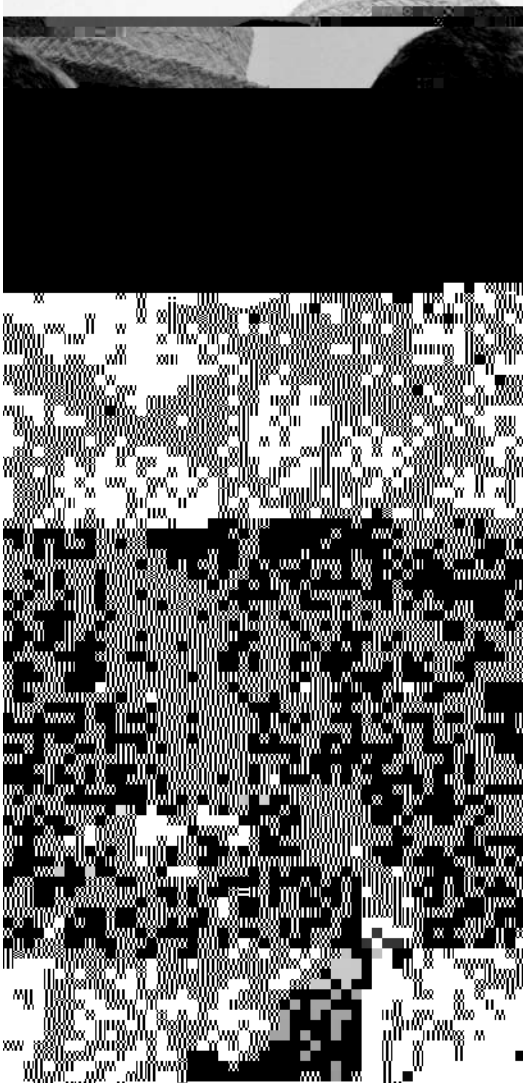


DeltaCare is a dental HMO so you select a "panel" or "capitation provider." You select a network dentist for your care. All services are provided to you by the dentist you select. You select your primary care dentist. You need to see a specialist. You can choose open access or just select the same primary care dentist. DeltaCare does not have copayments, deductibles and no annual maximums.



Open access  
 Delta Dental

# Your DeltaCare DHMO plan



Your DeltaCare dental HMO plan is designed to  
provide dental care and preventive services for  
you and your covered dependents. Under this  
plan, you pay only the patient copayment for a