A DELTA DENTAL



BENEFITS

Extra Benefits—at No Extra Charge—for Those Who Need Them

All of Northeast Delta Dental's group plans include our industry-leading Health through Oral Wellness® (HOW®) program at no additional charge. Based on the concept of patient-centered oral health, HOW® provides additional preventive benefits to members who are at risk for oral disease, thereby helping them achieve better oral and overall health.

At-risk members are identified through the use of a clinical risk assessment tool that we have provided to dentists at no charge. Eligible members who receive a score of 3 to 5 on a 5-point scale automatically receive additional benefits based on their oral health condition. HOW® is simple and free and it works like this:

| Dentist performs a clinical oral health risk assessment and submits it to Northeast Delta Dental electronically. | 2 Members scoring between 3-5 on a 5-point scale receive enhanced preventive benefits automatically. | 3 HOW [*] engages members about good oral health. |
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Summary of Enhanced Benefits

| Oral Health Condition | Benefits | Frequency |
|---------------------------|--------------------------------------|------------------------------------|
| Caries (Tooth Decay) | Caries Susceptibility Test | Once per 12 months |
| | Child or Adult Cleaning | Combination up to 4 per 12 months |
| | Fluoride Varnish or Topical Fluoride | Combination up to 4 per 12 months |
| | Nutritional Counseling or | Once per 12 months ¹ |
| | Oral Hygiene Instruction | Once per 12 months ¹ |
| | Sealants | Once per 3 years ² |
| Periodontal (Gum) Disease | Adult Cleaning | Up to 4 per 12 months ³ |
| | Nutritional Counseling or | Once per 12 months ⁴ |
| | Tobacco Cessation Counseling or | Once per 12 months ⁴ |
| | Oral Hygiene Instruction | Once per 12 months ⁴ |
| | Full Mouth Debridement | Once in a lifetime ³ |
| | Periodontal Maintenance | Up to 4 per 12 months ³ |

Members can register for HOW[®] at www.HealthThroughOralWellness.com to receive information about the oral health topics of their choosing. Enhanced benefits are subject to change and are subject to standard policy provisions, including, but not limited to, coinsurance percentages, copayments, and plan maximums. As with all benefits, eligibility confirmation should be obtained via Northeast Delta Dental's Benefit Lookup site at www.nedelta.com or from customer service at 1-800-832-5700.

¹ Either one nutritional counseling or one oral hygiene instruction is covered in a 12-month period.

² Sealants are a covered benefit based on caries risk assessment for unrestored primary molars and for unrestored permanent premolars, and molars—one sealant per tooth every three years.

³ Combination of prophylaxis, periodontal maintenance, or full mouth debridement (once in a lifetime benefit) not to exceed four in a 12-month period.

Either one nutritional counseling, or one oral hygiene instruction, or one tobacco cessation counseling is covered in a 12-month period.