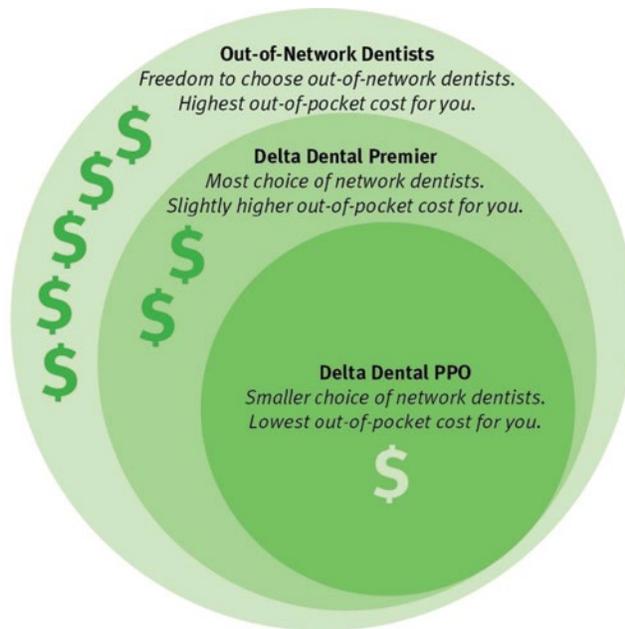




DENTAL COVERAGE

Administered by Delta Dental

Delta Dental PPO plus Premier Network Access



Dual-network advantage

- The best of both - enrollees can access the Delta Dental PPO network for maximum savings or the Delta Dental Premier network for maximum provider choice
- Members can seek services from any licensed dentist they choose
- Members receive the highest level of benefit by choosing a participating dentist
 - No balance billing
 - Participating providers file claims for members

PPO Plus Premier Payment Example*

Let's see an example showing how coverage for a basic service such as an extraction or filling would work under the Capital One Dental Plan. Under both the Basic and Enhanced plans, basic service is covered at 80% after you meet the deductible.

	PPO Network	Premier Network	Out-of-Network
Dentist Charge	\$100.00	\$100.00	\$100.00
Plan Allowance	\$75.00	\$85.00	\$70.00
Coinsurance Amount	80%	80%	80%
Delta Dental Payment	\$60.00	\$68.00	\$56.00
Patient Payment	\$15.00	\$17.00	\$44.00
Amount Dentists Receives	\$75.00	\$85.00	\$100.00

**Example for illustrative purposes only. Assumes the annual deductible has been met.*



DENTAL COVERAGE

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DENTAL NETWORK

You can contact Delta Dental at 1-844-344-8006 or www.deltadentalva.com. You may select the dentist of your choice. However, you will receive the highest level of benefits available in your group's program by choosing a Delta Dental PPO Dentist. Please review the chart below for more information on how Delta Dental bases its payment for both participating and non-participating dentists. In addition, your out-of-pocket costs will usually be lower if you use a participating dentist. If you choose a:

Delta Dental PPO Dentist	Delta Dental Premier Dentist who is not a Delta Dental PPO Dentist	Non-Participating Dentist
<ul style="list-style-type: none">■ Payment will be made directly to the dentist for covered benefits.■ Delta Dental's payment will be based on the Delta Dental PPO Allowance for covered benefits.■ The dentist will accept Delta Dental's payment, plus any required co-insurance and deductible (if applicable) as payment in full for covered benefits.	<ul style="list-style-type: none">■ Payment will be made directly to the dentist for covered benefits.■ Delta Dental's payment will be based on the Delta Dental Premier Allowance for covered benefits.■ Delta Dental Premier Dentists have agreed to accept Delta Dental Premier Allowances, plus any required co-insurance and deductible (if applicable) as payment in full for covered benefits.■ The amount you would owe a Delta Dental Premier Dentist who is not a Delta Dental PPO Dentist may be higher than the amount you would owe a Delta Dental PPO Dentist for the same covered benefits.	<ul style="list-style-type: none">■ Payment will be made directly to you.■ Delta Dental's payment will be based on the Non-Participating Dentist Allowance for covered benefits.■ You will be responsible for any required co-insurance and deductible (if applicable) as well as the difference between the non-participating dentist's charge and Delta Dental's payment for covered benefits.■ The amount you would owe a non-participating dentist may be higher than the amount you would owe a Delta Dental PPO or Delta Dental Premier Dentist for the same covered benefits.■ Keep in mind that for preventive and basic services balance billing may apply if you see a non-participating provider.