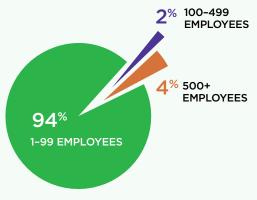
A DELTA DENTAL°



PLANS AND RATES EFFECTIVE JANUARY 1, 2020



ARKANSAS BUSINESSES BY NUMBER OF EMPLOYEES



Source: 2015 Statistics of U.S. Businesses, United States Census Bureau

OFFERING A RANGE OF BENEFIT CHOICES — EVEN IF THE EMPLOYEE BEARS THE COST — IS AN INVESTMENT SMALL BUSINESSES CAN'T AFFORD TO IGNORE.

Small businesses are the lifeblood of Arkansas' economic development and growth.

Small businesses make up 94% of the 50,000+ businesses in the Natural State. Businesses with less than 100 employees provide jobs for 35% of our state's private workforce.

Starting and running a business is an exciting proposition, but it's also an incredibly challenging undertaking.

The top area that continues to be a challenge for small business owners is that of hiring and keeping productive employees. Employee benefits play an important role in the lives of employees as well as their families. For that reason, the benefits you offer can be a factor for a potential employee's decision to work at your business. Yet the rising cost of insurance — both health care and other benefits — is another challenge which continues to face small businesses.



Help protect your greatest investment

Employees are a small business owner's greatest investment, and it's difficult to balance protecting employee health and managing a budget.

That's why we've specially designed a portfolio of dental and vision plans to help small businesses with as few as two employees meet their benefit goals. We deliver valuable benefits at affordable rates, we eliminate complicated benefits administration and we cover more than the bare minimum with rich plan designs — that's the **Delta Dental Difference**.[®]



Our Small Business Dental Plans offer rate stability

- We work hard to keep rates consistent year after year to help you manage your budget.
- Our rates don't include hidden fees or set-up charges. So you know exactly what to expect from enrollment to claims processing.



We design our plans to fit any budget

- Our plans are easy to use and designed to fit any budget — employers can offer quality dental and vision benefits at an affordable cost.
- We specialize in dental benefits. Our rates reflect the true cost of the plan no cost shifting to other lines of coverage.



We keep it simple from setup to claims to customer service

- With the largest network of dental and eye care providers in Arkansas, we make it easy for employees to find a dentist or eye doctor.
- Our member self-service tools answer the most common questions, so business owners don't have to.
- Claims are processed fast and accurately.



Your mouth says a lot about your health

Protecting your employees' smiles is good for business. Good dental health means less dentist visits and missed time at work. But we don't stop at healthy — we give you and your employees a lot to smile about when it comes to choice, care and savings.



Delta Dental offers the advantage of our dual network, one of the largest in the state and part of the Dental Dental national network. Our **PPO network** includes 48% of Arkansas dentists and offers the deepest discounts on covered services. Our **Premier network**, which also offers significant discounts, includes 94% of Arkansas dentists, giving employees the greatest access to care. The **Delta Dental National network** offers members the nation's largest network of dentists with more than 148,000 dentists and specialist at over 315,000 locations in all 50 states at 315,000 locations — and growing^A





All Delta Dental small business dental plans offer:

- 100% in-network coverage for exams, cleanings and X-rays, 2 times per year for every member
- No waiting periods for any services
- Composite (tooth-colored) fillings
- Orthodontics for children to age 19
- Sealants and fluoride treatments for children
- Dental implants
- Coverage for dependents up to 26 years old



Not only do our networks provide great choices, they also provide deep discounts for covered dental services. **On average, we save our members 23% on covered dental services**^A

PPO NETWORK

PREMIER NETWORK



COVERED ON ALL PLANS

☑ Composite (tooth-colored) fillings on any tooth

☑ Orthodontics for kids

☑ Dental implants



NO WAITING PERIODS FOR ANY SERVICES

	Delta 1000	Delta 1500	Delta 2000	Delta 2500		
Annual maximum (per person)	\$1,000	\$1,500	\$2,000	\$2,500		
Deductible (per person / family)	\$50 / \$150	\$50 / \$150	\$50 / \$150	\$50 / \$150		
Carryover benefit	Included	Included	Included	Included		
Waiting periods	No waiting periods for any services					
Delta Dental network	Delta Dental PPO + Premier					

DIAGNOSTIC AND PREVENTIVE ^B (Not s				
Cleanings, exams and X-rays	100%	100%	100%	100%
Sealants	100%	100%	100%	100%
Brush biopsy	100%	100%	100%	100%
Periodontal maintenance	100%	100%	100%	100%

BASIC SERVICES ^B				
Fillings (amalgam & composite)	80%	80%	80%	80%
Emergency palliative treatment	80%	80%	80%	80%
Minor restorative services	80%	80%	80%	80%
Other basic services	80%	80%	80%	80%

MAJOR SERVICES ^B				
Endodontics (root canal therapy)	50%	80%	80%	80%
Oral surgery	50%	80%	80%	80%
Periodontics (surgical & non-surgical)	50%	50%	80%	80%
Crowns	50%	50%	50%	50%
Prosthodontics (bridges, implants & dentures)	50%	50%	50%	50%
Relines and repairs	50%	50%	50%	50%
Orthodontia (children under 19)	50% \$1,000 lifetime max	50% \$1,000 lifetime max	50% \$1,000 lifetime max	50% \$1,500 lifetime max

MONTHLY RATES (EFFECTIVE JANUAR				
Employee Only	\$28.52	\$31.70	\$34.88	\$40.22
Employee & Spouse	\$57.04	\$63.40	\$69.76	\$80.44
Employee & Child(ren)	\$62.52	\$67.98	\$77.60	\$91.70
Family	\$97.58	\$106.60	\$120.80	\$141.90

B. In-network reimbursement rates are displayed. Out-of-network reimbursement rates are 10% less than in-network reimbursement rates.

C. Small groups cannot consist entirely of immediate family members who would otherwise be eligible for an employee-spouse, employeechildren, or family policy and should be enrolled as eligible dependents of the subscriber.



DeltaVision® plans are superior for a reason



Delivering Superior Choice

Through our partnership with Superior Vision, DeltaVision members have access to a nationwide network of easy to find eye care providers.



More Eye Care Providers

More than 60,000 eye care providers nationwide.



More Options

Members can get eye exams at one place and buy eyewear at another for greater selection.



More Freedom

There are no restrictions on eyeglass frames or contact lenses. Members are free to choose from any brand, lens type and price point.

DeltaVision makes providing vision benefits easy and affordable. Our vision plans are built for greater choices, better health and ultimate business value.



Plus online in-network options

contacts direct

			DeltaVision 150				
BENEFIT FREQUENCY	DeltaVision 100	DeltaVision 130	Plan Option 1	Plan Option 2			
Eye Exam	Every 12 months	Every 12 months	Every 12 months	Every 12 months			
Lenses	Every 12 months	Every 12 months	Every 12 months	Every 12 months			
Frames	Every 24 months	Every 24 months	Every 24 months	Every 12 months			
Contact Lens Fitting Exam	Every 12 months	Every 12 months	Every 12 months	Every 12 months			
Contact Lenses	Every 12 months	Every 12 months	Every 12 months	Every 12 months			
IN-NETWORK COPAYMENTS							
Eye Exam	\$10	\$10	\$10	\$10			
Frames and/or Lenses (no copay for contacts)	\$25	\$25	\$25	\$10			
Contact Lens Fitting Exam	\$25	\$25	\$25	\$10			
IN-NETWORK BENEFITS							
Eye Exam		Covered in fu	III after copay				
Standard Lenses (per pair)							
Single Vision		Covered in fu	ll after copay⁵				
Bifocal		Covered in fu	ll after copay⁵				
Trifocal		Covered in fu	ll after copay⁵				
Lenticular		Covered in fu	ll after copay⁵				
Progressive Lens Upgrade		See des	cription ⁶				
Frames	\$100 retail allowance after copay⁵			\$150 retail allowance after copay⁵			
Contact Lens Fitting (CLF) Exam							
Standard CLF Exam ⁷		Covered in fu	II after copay				
Specialty CLF Exam ⁷		\$50 retail allowa	ance after copay				
Contact Lenses ⁸							
Elective (Conventional or Disposable)	\$100 retail allowance	\$130 retail allowance	\$150 retail allowance	\$150 retail allowance			
Medically Necessary ⁹		Covere	d in full				
DISCOUNTS ¹⁰							
Insured Materials							
Frames		20% off amount	over allowance				
Lens Options (scratch coat, UV coat, etc.)	20% off retail (pr	emium options) or out-	of-pocket maximums" (s	standard options)			
Progressives		20% off amount over re	tail lined trifocal lenses ¹²	2			
Additional Services							
Exams, Frames & Prescription Lenses		30% o	ff retail				
Lens Options & Contacts		20% of	ff retail				
Disposable Contacts	10% off retail						
Refractive Surgery (LASIK)	15% — 50% off retail						
MONTHLY RATES (EFFECTIVE JANUARY	1, 2020 - DECEMBER 31	l, 2020) ^A					
Employee Only	\$6.98	\$7.47	\$7.82	\$9.09			
Employee & Spouse	\$12.59	\$13.46	\$14.06	\$16.35			
Employee & Child(ren)	\$13.64	\$14.58	\$15.25	\$17.72			
Family	\$18.87	\$20.18	\$21.09	\$24.54			
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A. Small groups cannot consist entirely of immediate family members who would otherwise be eligible for an employee-spouse, employeechildren, or family policy and should be enrolled as Eligible Dependents of the Subscriber.



Seeing is believing

DeltaVision[®] is a smart, affordable way for your employees to keep an eye on their vision — and their overall health.



The amount of information our brain receives through our eyes³



in productivity is lost annually due to vision disorders⁴



The number of people with undiagnosed diabetes³

See yourself healthy

Many simple vision problems go undiagnosed — problems that could be detected by an eye exam and easily corrected.

Keeping an eye out for you

When employees with a DeltaVision plan see their eye care provider, they can get tips and solutions for common vision and eye issues, including:

- Computer Vision Syndrome
- UV protection of corneas and retinas
- Eye safety (work and play)
- Impact of glare on your eyes
- The effect of standard medications on eyesight

Allow us to open your eyes

Some systemic diseases and health conditions can also be diagnosed through a comprehensive eye exam, including:

- Diabetes
- Glaucoma
- High blood pressure
- Macular degeneration

Early detection can help lessen some of the long-term effects and help preserve vision.



Simple, hassle-free benefits administration

We know you wear a lot of hats as a small business owner, including benefits administrator and human resources executive.

But choosing and administering dental benefits shouldn't be your full-time job. We're here to make dental and vision plans hassle-free so you can focus on what really matters to you – your business, your customers and your employees.



Better for your business

- One group application
- Simple enrollment and implementation with one dedicated account manager
- Online Employer Toolkit
 - Enroll employees
 - Review and manage dental and vision benefits
 - Review and pay monthly premium bills

Better for your employees

- One ID card for dental and vision benefits
- Customer service representatives available from 7 am - 7 pm CT
- Online Member Toolkit and Mobile App
 Find a dentist
 - Schedule appointments (mobile app only)

ACCURACY

- Get cost estimates on dental services
- Review claims and benefits
- Oral health risk assessment

In 2018, Delta Dental of Arkansas processed more than

3,000,000

CLAIMS

with



3 easy steps to get your new Delta Dental benefits.



Complete the Delta Dental Master Application

Use the Master Application to provide Delta Dental with details about your business. The Master Application will become part of your contract with Delta Dental, so please complete it in its entirety.

To use our Employer Toolkit to update employee eligibility, plus receive and pay bills online, complete the Employer Toolkit Access Request form.

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Provide employee enrollment details

You have two options to provide employee enrollment information.

First, have each employee complete a paper enrollment form and submit all to us.

Second, provide enrollment details via spreadsheet. We will provide you with an Excel file for this option.



Pay the first month's premium

Mail a check for the first month's premium to the address below. This check is due by the effective date of coverage.

Delta Dental of Arkansas Attn: Sales & Account Management P.O. Box 15965 North Little Rock, AR 72231

What happens next?

When your Master Application and enrollment details are received in our office, we'll send an email confirming receipt. A second email will be sent when we've completed setting up your business as our newest client. Finally, you'll receive a third email on the coverage effective date of your benefits introducing your Delta Dental Account Manager.

Questions? Please contact:

Danielle Collie, Account Executive at (501) 992-1628 or email dcollie@deltadentalar.com

Arkansas' #1

Dental & Vision Benefits Company^D

Welcome to the Delta Dental family!

D. Delta Dental of Arkansas Survey of independent insurance agents and business owners in Arkansas (July 2017)

A DELTA DENTAL

- 1. Small Business Profiles for the State and Territories, Small Business Administration, February 2015
- 2. 2017 State of Small Business Report, http://www.waspbarcode.com/small-business-report
- 3. American Optometric Association 2014.
- 4. NORC at the University of Chicago, June 11, 2013, Cost of Vision Problems: The Economic Burden of Vision Loss and Eye Disorders in the United States.
- 5. Copay applies one time to eyeglass frame and/or lenses.
- 6. Covered to provider's in-office standard retail lined trifocal amount; member pays difference between progressive and standard retail lined trifocal, plus applicable copay, less any applicable discounts.
- 7. Contact Lens Fitting Exam has its own copay and is separate from the eye exam copay. Standard Contact Lens Fitting Exam applies to a current contact lens user who wears disposable, daily wear, or extended wear lenses only. Specialty Contact Lens Fitting Exam applies to new contact wearers and/or a participant, who wears toric, gas permeable, or multi-focal lenses.
- 8. Contact lenses are in lieu of eyeglass frame and lenses benefit.
- 9. Medically necessary contact lenses are those prescribed for extreme visual acuity or other functional problems not treatable by eyeglass lenses. Prior authorization required.
- 10. The discount features are not insurance. All allowances are retail; the member is responsible for paying the provider directly for all non-covered items and/or any amount over the allowances, minus available discounts. Discounts are subject to change without notice and do not apply if prohibited by the manufacturer. Discounts may vary by provider and location. Members should confirm a provider participates in offering discounts before receiving services, as not all providers offer discounts.
- 11. Out-of-pocket maximums apply to certain standard options on standard plastic single vision lenses and standard lined bifocal and trifocal lenses.
- 12. Discount over retail lined trifocal lens, including lens options.

DeltaDentalAR.com

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____/___/____ MM / DD / YY

Master Application & Agreement for Business Clients

SECTION 1 - YOUR BUSINESS						
Business Name:						
Physical Address:		City:			State:	ZIP:
Mailing Address:		City:			State:	ZIP:
Telephone:	FAX:			Tax Identifi	cation Number:	
Type of Business:	I		NAICS	5 / SIC Code:		
SECTION 2 - BUSINESS CONTACTS (Ple	ase provide contact	informa	tion for	the following	people at your l	business.)
Business Owner/Executive:				Title:		
Telephone:	Email:					
The Business Owner/Executive list above is Private Health Information (PHI), and review			to sign	this contract a	nd agreement, g	rant access to employee
Daily Contact for general questions:						
Telephone:	Email:	imail:				
Billing Contact:						
Telephone:	Telephone: Email:					
Mailing Contact:						
Telephone:	Telephone: Email:					
SECTION 3 - EMPLOYEE ELIGIBILITY						
How many hours per week must an employ	vee work to be cons	idered fu	ll-time a	and eligible for	benefits?	
How many full-time, benefits eligible emplo	oyees are at your bu	siness?				
Does your business require separate locations or groups for benefits?						
If yes, please provide a list of the locations or groups. NOTE: Enrollment details for each employee MUST indicate the location or group in which the employee is to be included.						
When is a new employee eligible for covera	age?: First of the mo	onth after	: 🗆 C	ate of hire	□ 30 Days	60 Days
				0 Days	Other	
How many employees have enrolled in your new Delta Dental benefits? Dental: Vision:				Vision:		

SECTION 4 - YOUR DELTA D	ENTAL BEN	EFITS			
Which Delta Dental benefits h	5	Dental	Plan Name:		
business selected? (attach co your proposal if you received		□ Vision	Plan Name:		
List employer contribution (per	centage) foi	r your Delta D	ental benefits. If none, list	0%. Dental:	/ision:
Is your Delta Dental plan replac	ing an existi	ng: Dental	plan? 🗌 Yes 🗌 N	lo Vision plan? 🗌 Ye	es 🗌 No
If yes, please provide the name of	of your prior	Dental insura	nce carrier.		
If yes, please provide the name of	of your prior	Vision insurar	nce carrier.		
Will Delta Dental be expected to	o give credit	toward the de	eductible and annual maxir	num from your prior insura	ance carrier?
	lf yes, we re to provide ti		nclude a report from the p	rior carrier with this appli	cation/agreement
If this plan is replacing an existir credit for prior comparable cove		in, a copy of th	ne prior dental benefits mu	ist be provided by the prev	vious carrier to receive
Requested Effective Date (MM/	DD/YYYY):				
Requested Contract Renewal D	ate (MM/DD)/YYYY):			
Approved Contract Renewal Da	ate (MM/DD	/YYYY):		(To be cor	npleted by Delta Dental)
SECTION 5 - ENROLLMENT	OF PLAN BE	NEFITS			
Please select one of the enrollm Enrollment" with the renewal da					
Option 1 Annual Open Enrollment	If an employee waives coverage at time of eligibility, the employee will only be able to enroll during your business's annual open enrollment period. There will be no waiting periods for enrollment or changes made during the annual open enrollment period. OPEN ENROLLMENT Changes <u>effective</u> on the 1st of (month)				
Option 2 Late Entry Provision					-
How will the initial enrollment c be provided to Delta Dental?	hoices made	e by your emp	Joyees	ollment Forms File (e.g., CSV, Excel, 834	file)
Please complete the table below for each of your Delta Dental benefits.					
	C	Delta Dental D	ental Insurance	Delta Dental V	ision Insurance
Coverage Level		nployees rolled	Monthly Premium Rate	# of Employees Enrolled	Monthly Premium Rate
Employee Only					
Employee + Spouse OR Employee + 1					
Employee + Child(ren)					
Family					

SECTION 6 - PAYMENT OPTIONS

Please select your preferred method for receiving your monthly premium bills. USPS Mail Online

*If "Online" is selected, please complete the form titled "Employer Toolkit Authorization Request."

The group policy, enrollee certificate of coverage, and general information on Delta Dental benefits will be sent via email and posted to our Employer Toolkit unless otherwise noted in the "Special Instructions from your business to Delta Dental" section below.

 Signing this Master Application and Agreement, you hereby acknowledge the following statements from Delta Dental Plan of Arkansas, Inc. ID cards will be sent to each employee's home address unless otherwise requested by your business and noted in the "Special Instructions to Delta Dental from Your Business" section below. Eligible dependents will be covered to the end of the month in which they turn 26 years old. An employee's termination date will be the end of the month, unless approved in advance and in writing by Delta Dental. 	SECTION 7 - THE LEGAL STUFF	
	and Agreement, you hereby acknowledge the following statements from Delta Dental	 your business and noted in the "Special Instructions to Delta Dental from Your Business" section below. Eligible dependents will be covered to the end of the month in which they turn 26 years old. An employee's termination date will be the end of the month, unless approved in advance

SPECIAL INSTRUCTIONS FROM YOUR BUSINESS TO DELTA DENTAL

On behalf of the business identified above, the undersigned duly authorized representative hereby certifies that the information, terms and provisions in this Master Application and Agreement are complete, true and correct. The undersigned agrees that submission of this Master Application and Agreement containing a false statement, material misrepresentation, or omission may constitute insurance fraud and may result in termination of coverage from the effective date of the Master Application and Agreement. The undersigned further agrees that in making this Application, the business agrees to the terms and provisions of the Group Contract to be provided by Delta Dental of Arkansas (Delta Dental) of which this Master Application and Agreement becomes a part following Delta Dental's decision to provide coverage to the business. The undersigned acknowledges that Delta Dental will consider this information along with the business's experience, enrollment data, and any other applicable information as part of the business's application to Delta Dental for coverage. Coverage or administration for the business will not be effective until the business receives approval in writing from Delta Dental and current coverage should not be cancelled prior to such approval. The business agrees that absence of written approval from Delta Dental does not imply acceptance by Delta Dental. Depending on the plan chosen by the business, there may be minimum enrollment requirements. Rates are subject to change based on final enrollment data and any plan design changes. It is agreed the business has 15 days from the date of delivery of the Group Contract to return the Group Contract to Delta Dental's corporate headquarters for cancellation of the Group Contract and a full refund. If the business exercises this cancellation right, the Group Contract will terminate on the Group Contract's original effective date as if no coverage or administrative services were ever in force, and all money received will be returned. However, if claims were incurred in this 15-day period, the business agrees to issue a refund to Delta Dental or, at Delta Dental's option, Delta Dental will reduce the amount of the refund otherwise payable to the business for all amounts paid by Delta Dental toward these claims. This Master Application and Agreement is subject to approval, refusal, or modification in accordance with Delta Dental's guidelines.

BUSINES	S	DELTA DENTAL PLAN OF ARKANSAS, INC.				
Executive name:		Name:				
Title:		Title:				
Agent:						
Signature	Date	Signature	Date			

Fraud Warning: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Send this completed Master Application and Agreement, along with your first month's premium payment to: Delta Dental of Arkansas, Attn: Sales & Account Management, P. O. Box 15965, North Little Rock, AR 72231.

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Employer Toolkit Authorization Request

Use the Delta Dental Employer Toolkit to manage your Delta Dental benefits anytime, anywhere. Add new employees, change coverage, print ID cards, view bills, and even pay premiums all in one convenient, online, secure place.

BUSINESS INFORMATION									
Business Name:									
If your business requires separate locations/groups for benefits, indicate which will need to be accessed from the Employer Toolkit:	 All locations/groups Specific locations/groups: 								
Please provide the name and email address for each person requiring access to the Employer Toolkit. For each person, also check which level of access needed for Eligibility Maintenance and/or Online Billing service. If no access is needed for either service, leave all boxes unchecked.									
PRIMARY AUTHORIZED USER'S INFORMATION	ELIGIBILITY M	IAINTENANCE	ONLINE BILLING						
(LIST ADDITIONAL USERS ON THE BACK OF THIS FORM)	View only	View and update	View only	View & adjust	View, adjust & finalize				
Name:									
Email:									

On behalf of _

_, and with the authority to act on behalf of this

business, I understand and consent to the following:

- 1. The business's monthly bill will be posted electronically to the Delta Dental Employer Toolkit. It is the business's responsibility to retrieve the bill from this online toolkit.
- 2. The only bill the business will receive will be the bill posted electronically to the Delta Dental Employer Toolkit.
- 3. The business is responsible for paying the bill no later than the 1st day of every month.
- 4. The business must inform Delta Dental of any changes to its authorized users and associated email addresses so Delta Dental can send the business notices regarding its bills. The business is still responsible for timely payment of its bill, regardless of such notices.

TERMS AND CONDITIONS OF USE

Delta Dental of Arkansas (Delta Dental) permits Groups to open website accounts for authorized individuals for purposes of submitting timely, accurate and complete Group enrollment data to Delta Dental on the Group's behalf. The Group, acting through its undersigned representative, certified that the users identified in this authorization are authorized to submit enrollment data to Delta Dental on the Group's behalf, and, in consideration for Delta Dental's granting access via this website account, agrees to the following conditions: (1) Delta Dental may rely on this electronically submitted enrollment data to the same extent as if submitted by non-electronic means; (2) the Group will undertake reasonable measures to safeguard account information, including usernames and passwords, and to prevent unauthorized access to the website by someone acting or purporting to act on the Group's behalf; (3) All requests to close the website account must be submitted in writing to Delta Dental via fax to (501) 992-1899, Delta Dental shall have three business days (excluding holidays) to close the website account; (4) the Group shall be solely responsible for any liability arising from the use of the website account and shall indemnify, hold harmless and defend Delta Dental against any claim arising from the Authorized User's use of the website account of the Group's failure to safeguard account information, including, but not limited to, errors and omissions and violations of state and federal privacy laws; and (5) the individual signing this a uthorization has the authority to permit the requested access and bind the Group the terms and conditions set forth above.

Business Executive Name (print):	Title:
Signature:	Date:

IF ADDITIONAL USERS ARE NOT BEING REQUESTED, PLEASE COMPLETE AND SUBMIT ONLY PAGE 1 OF THIS FORM.

BUSINESS INFORMATION								
Business Name:								
	ELIGIBILITY MAINTENANCE		ONLINE BILLING					
ADDITIONAL AUTHORIZED USER'S INFORMATION	View only	View and update	View only	View & adjust	View, adjust & finalize			
Name:								
Email:								
Name:								
Email:								
Name:								
Email:								
Name:								
Email:								
Business Executive Name (print):		Titlo						

Business Executive Name (print):	Title:				
Signature:	Date:				

Once completed, please fax the form to your Delta Dental Account Manager. Once your request is processed, each authorized user will receive two emails. The first with their username, and the second with their password. When your Delta Dental bill is ready, an email notification will be sent stating your bill is available for viewing. If you have any questions regarding your bill, please contact your Billing Auditor for assistance.

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LAST N	AME							FIRST				MI:
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									CT A	TE.		
										TE: C: Certain medical condition		
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Date of I	Birth			Marital			Date of Hi	re		for affected dependents in the P for pregnant, D for diabet		
/	/			□ Singl □ Marr		\Box Male	1	/	□ Pr	egnancy - Expected due date		
MM	DD	YY	L		lea	□ Fema	MM	DD YY		abetes - Date of onset eart Disease - Date of onset		
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Dental			Vis	ion			\square Remove De \square Name Chan	pendent(s) liste ge	ed below	□ Address Change □ Qualifying even		
\Box Empl	oyee			Employ	/ee		□ Late Entran	,		□ Late Entrance (depende	ent)
□ Empl	oyee/Sp	ouse		Employ	/ee/Spc	ouse	Reason(s) for \Box Marriage	Change:		Date of event □ Loss of spouse'	s covera	ige
□ Empl	ovee/Ch	ild		Employ	/ee/Chi	ild □ Divorce □ Birth or adoption of child □ Full Time Student □ Handicapped □ Other				No longer dependent child Death of dependent		
□ Empl	•									\square No longer Full		
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□ Empl	oyee/Fa	mily		Employ	yee/Far	nily	□ COBRA eff	ective date		_		
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Dental	Vision	Add	Remove	EBD Code	Onset Date	Last (if	different)	First	M	Relationship	Sex M/F	Birthdate (MM/DD/YY)
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3. AU7				1	1 4 1	141		,•,• , 1 • 1			1	1 (* 1 1*
1 authorize	aentists, d	iental (once pers	onnel, an	u other he	eaith care pr	oressionals and er	inties to disclose	to Delta De	ental of Arkansas, its agent	s and em	ipioyees (including,

without limitation, its claims and customer service personnel) all information necessary to determine (1) eligibility for coverage and (2) covered benefits. This authoriza-tion is made for each individual to be enrolled or affected by this change. The authorization is valid for 30 months from the date this form is signed for the purpose of collecting information in connection with enrollment, coverage reinstatement, or requests to change benefits. The authorization is valid for the term of coverage for the purpose of collecting information in connection with claims for benefits. The applicant or the applicant's authorized representative is entitled to receive a copy of the authorization form.

CERTIFICATION 4.

I certify that the information supplied by me on this form is accurate to the best of my knowledge. Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

□ I have been offered the opportunity to enroll in the dental and/or vision program through Delta Dental; however, I waive coverage at this time. □ I authorize payroll deductions.