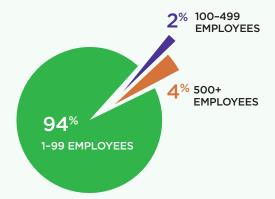


DENTAL & VISION BENEFITS
FOR ARKANSAS SMALL BUSINESSES (2 - 50 EMPLOYEES)

Plans and rates valid through December 31, 2022



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.



Choice

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



COVERED ON ALL PLANS

 $\ensuremath{\,\boxtimes\,}$ Composite (tooth-colored) fillings on any tooth

☑ Orthodontics for kids

☑ Dental implants



| | 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 | subject to deductible) | | | | | |
| 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 m | | |
| MONTHLY RATES - VALID THROUGH DEC | CEMBER 31, 2022 ^c | | | | | |
| 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, employee-children, or family policy and should be enrolled as eligible dependents of the subscriber.



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.



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.

In-network national retailers include





JCPenney | optical

Plus online in-network options

1800 contacts

GLASSES

contactsdirect

befitting

| | Delha Vision 100 Delha Vision 170 | | 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 | ll after copay | | | | |
| Standard Lenses (per pair) | | | | | | | |
| Single Vision | | Covered in fu | II after copay⁵ | | | | |
| Bifocal | | Covered in fu | II after copay⁵ | | | | |
| Trifocal | Covered in full after copay ⁵ | | | | | | |
| Lenticular | Covered in full after copay ⁵ | | | | | | |
| Progressive Lens Upgrade | See description ⁶ | | | | | | |
| Frames | \$100 retail allowance after copay ⁵ \$130 retail allowance after copay ⁵ \$150 retail allowance after copay ⁵ after copay ⁵ after copay ⁵ | | | | | | |
| Contact Lens Fitting (CLF) Exam | | | | | | | |
| Standard CLF Exam ⁷ | Covered in full after copay | | | | | | |
| Specialty CLF Exam ⁷ | \$50 retail allowance 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 ¹¹ (s | tandard options) | | | |
| Progressives | | 20% off amount over re | tail lined trifocal lenses ¹² | | | | |
| Additional Services | | | | | | | |
| Exams, Frames & Prescription Lenses | | 30% of | ff retail | | | | |
| Lens Options & Contacts | 20% off retail | | | | | | |
| Disposable Contacts | 10% off retail | | | | | | |
| Refractive Surgery (LASIK) | 15% — 50% off retail | | | | | | |
| MONTHLY RATES - VALID THROUGH DECEMBER 31, 2022 ^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 | | | |
| • | T | 7 | T | , ' | | | |

A. Small groups cannot consist entirely of immediate family members who would otherwise be eligible for an employee-spouse, employee-children, or family policy and should be enrolled as Eligible Dependents of the Subscriber.



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 Portal and Mobile App
 - Find a dentist
 - Schedule appointments (mobile app only)
 - Get cost estimates on dental services
 - Review claims and benefits
 - Oral health risk assessment

In 2020, Delta Dental of Arkansas processed more than







99.37% ACCURACY



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. 2



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. 3



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

Welcome to the Delta Dental family!



- 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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| REQUESTED COVERAGE | | | | | | |
|--------------------|----------------|----|-----|----|--|--|
| E | EFFECTIVE DATE | | | | | |
| | _/_ | | _/_ | | | |
| ММ | _/ | 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 Identification Number: | | |
| Type of Business: | | NAICS / SIC Code: | | | |
| SECTION 2 — BUSINESS CONTACTS (Ple | ase provide contact | information for | the following p | eople at your | business.) |
| Business Owner/Executive: | | | Title: | | |
| Telephone: | Email: | | | | |
| The Business Owner/Executive list above is Private Health Information (PHI), and review | | | his contract an | d agreement, g | grant access to employee |
| Daily Contact for general questions: | | | | | |
| Telephone: Email: | | | | | |
| Billing Contact: | | | | | |
| Telephone: Email: | | | | | |
| Mailing Contact: | | | | | |
| Telephone: Email: | | | | | |
| SECTION 3 — EMPLOYEE ELIGIBILITY | | | | | |
| How many hours per week must an employ | vee work to be cons | idered full-time a | nd eligible for l | benefits? | |
| How many full-time, benefits eligible emplo | oyees are at your bu | siness? | | | |
| Does your business require separate locations or groups for benefits? \Box Yes \Box No | | | | | |
| 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 coverage?: First of the month after: Date of hire 30 Days 60 Days | | | | ☐ 60 Days | |
| | | □ 9 | 0 Days L | Other | |
| How many employees have enrolled in you | r new Delta Dental k | penefits? 🗌 De | ental: | | Vision: |

| SECTION 4 — YOUR DELTA DENTAL BENEFITS | | | | | | | |
|---|--|--------------------------------|-------------------------------|--------------------------|--|--|--|
| Which Delta Dental benefits h | | ☐ Dental Plan Name: | | | | | |
| your proposal if you received | | ☐ Vision Plan Name: | | | | | |
| List employer contribution (per | centage) for your Delta | Dental benefits. If none, list | 0%. Dental: | /ision: | | | |
| Is your Delta Dental plan replaci | ing an existing: Deni | al plan? 🗌 Yes 🔲 N | lo Vision plan? 🗌 Ye | es 🗆 No | | | |
| If yes, please provide the name of | If yes, please provide the name of your prior Dental insurance carrier. | | | | | | |
| If yes, please provide the name of | of your prior Vision insu | rance carrier. | | | | | |
| Will Delta Dental be expected to | give credit toward the | deductible and annual maxir | mum from your prior insura | ance carrier? | | | |
| IIYES IINO IIN/A | f yes, we require you to to provide this credit. | include a report from the p | rior carrier with this appli | cation/agreement | | | |
| If this plan is replacing an existin credit for prior comparable cove | | the prior dental benefits mu | ıst be provided by the prev | rious carrier to receive | | | |
| Requested Effective Date (MM/ | DD/YYYY): | | | | | | |
| Requested Contract Renewal Da | ate (MM/DD/YYYY): | | | | | | |
| Approved Contract Renewal Da | ate (MM/DD/YYYY): | | (To be con | npleted by Delta Dental) | | | |
| SECTION 5 — ENROLLMENT C | OF PLAN BENEFITS | | | | | | |
| Please select one of the 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 effective on the 1st of (month) | | | | | | |
| ☐ Option 2 Late Entry Provision | If an employee waives coverage at time of eligibility, the employee may enroll in any month of the year, but will have a 12 month waiting period for major services and orthodontia (as applicable). | | | | | | |
| How will the initial enrollment choices made by your employees be provided to Delta Dental? Paper Enrollment Forms Electronic File (e.g., CSV, Excel, 834 file) | | | | | | | |
| Please complete the table below for each of your Delta Dental benefits. | | | | | | | |
| | Delta Denta | Dental Insurance | Delta Dental Vision Insurance | | | | |
| Coverage Level | # of Employees Enrolled | 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. SECTION 7 - THE LEGAL STUFF • ID cards will be sent to each employee's home address unless otherwise requested by Signing this Master Application your business and noted in the "Special Instructions to Delta Dental from Your Business" and Agreement, you hereby section below. acknowledge the following • Eligible dependents will be covered to the end of the month in which they turn 26 years old. statements from Delta Dental · An employee's termination date will be the end of the month, unless approved in advance Plan of Arkansas. Inc. and in writing by Delta Dental. 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. BUSINESS 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.



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 al | in one conve | nient, online, s | 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: | | | | | |
| Please provide the name and email address for each per- check which level of access needed for Eligibility Mainter 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 | ted electronica nan the 1st day to its authorize | ental Employer ally to the Delt of every mon ed users and as | a Dental Empl th. ssociated emai | ne business's oyer Toolkit. I addresses s | responsibility so Delta Denta |
| TERMS AND CONDITIONS OF USE | | | | | |
| Delta Dental of Arkansas (Delta Dental) permits Groups to o submitting timely, accurate and complete Group enrollment its undersigned representative, certified that the users identically Delta Dental on the Group's behalf, and, in consideration for following conditions: (1) Delta Dental may rely on this election by non-electronic means; (2) the Group will undertake reason and passwords, and to prevent unauthorized access to the (3) All requests to close the website account must be submishall have three business days (excluding holidays) to close liability arising from the use of the website account and shading from the Authorized User's use of the website account. | t data to Delta tified in this au r Delta Dental's ronically submi onable measure website by somitted in writing the website acul indemnify, ho | Dental on the Garaction are granting accested enrollmenters to safeguard econe acting or to Delta Dental count; (4) the Gald harmless and | Group's behalf. To authorized to so so so via this websic data to the sare account inform purporting to all via fax to (50) Group shall be so d defend Delta | The Group, actubmit enrollmite account, a me extent as ination, including act on the Group 1992-1899, Decolely response Dental against | ting through nent data to grees to the if submitted ng usernames oup's behalf; selta Dental sible for any st any claim |

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.

Title:

Date:

Business Executive Name (print):

Signature:

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

| BUSINESS INFORMATION | | | | | | |
|--|-------------------------|-----------------|----------------|------------------|----------------------------|--|
| Business Name: | | | | | | |
| ADDITIONAL AUTHORIZED USER'S INFORMATION | ELIGIBILITY MAINTENANCE | | ONLINE BILLING | | | |
| | View only | View and update | View only | View & adjust | View, adjust & finalize | |
| Name: | | | | | | |
| Email: | | | | | | |
| Name: | | | | | | |
| Email: | | | | | | |
| Name: | | | | | | |
| Email: | | | | | | |
| Name: | | | | | | |
| Email: | | | | | | |
| | | | | | | |
| 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.