

DENTAL COVERAGE

The dental coverage has a rate increase for 2008.

The Basic Dental plan does not have any benefit changes for 2008.

The Comprehensive Dental plan does not have any benefit changes for 2008.

Both plans have limitations on services, review with Delta prior to approving services.

Dental coverage is not provided by Medicare.

RETIREE DENTAL PLANS		
<small>THIS COMPARISON IS ONLY A SUMMARY OF BENEFITS. BENEFITS WILL BE ADMINISTERED AS DESCRIBED IN EACH PLAN'S SUBSCRIBER AGREEMENT OR PLAN DOCUMENT.</small>		
Plan Provisions	Basic Option	Comprehensive Option
Deductibles	None	\$25 annual deductible/contract combined for basic & major restorative
Annual maximum benefit	\$750/person/year	\$1500/person/year excludes orthodontics
Diagnostic/preventative		
Check-ups	100%--2 per year	100%--2 per year
Cleanings	100%--2 per year	100%--2 per year
X-rays	100%	100%
Topical fluoride—under age 19	1 every 12 months	1 every 12 months
Topical fluoride—adults	1 every 12 months	1 every 12 months
Sealants—under age 14	100%	100%
Space maintainers—under age 14	100%	100%
Basic Restorative		
Non-gold fillings	50%	80% after deductible
Root canal	50%	80% after deductible
Treatment for gum disease	50%	80% after deductible
Extractions	50%	80% after deductible
Anesthesia	50%	80% after deductible
Major Restorative		
Gold and porcelain inlays&onlays	50%	50% after deductible
Crowns and jackets	50%	50% after deductible
Bridgework	Not covered	50% after deductible
Dentures	Not covered	50% after deductible
Orthodontics	Not covered	50% coverage, lifetime maximum benefit of \$2000 after \$50 deductible

DENTAL RATES FOR 2008

Plan Tier	Basic Plan	Comprehensive Plan
Retiree	\$22.00	\$36.00
Retiree & Spouse	\$50.00	\$90.00
Retiree & Child(ren)	\$56.00	\$95.00
Family	\$62.00	\$107.00