

Delta Dental Premier® — Easy, Friendly, Accessible

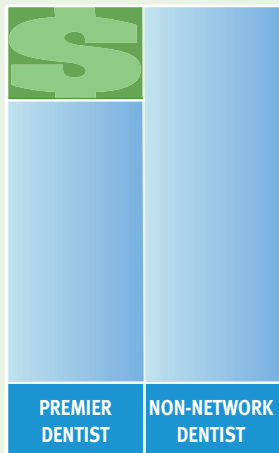


We'll do **whatever it takes and then some.**

More dentists — less out-of-pocket

OUT-OF-POCKET COSTS

SAVE MORE SAVE LESS



AMOUNT YOU SAVE
AMOUNT YOU PAY

Illustration showing sample enrollee share of cost for information purposes only. Actual dentist fees and contract allowances will vary by region, procedure and by group contract.

We're pleased to be your partner in maintaining great oral health. The Delta Dental Premier plan makes it easy for you to find a dentist, and easy to control your costs when you visit a network dentist. Here are some of the great things you'll need to know about enrolling with Delta Dental:

- **Control costs with a Premier dentist.**

Our Delta Dental Premier network dentists accept contracted fees for covered services they provide you, so you'll usually pay the least when you visit a Premier network dentist. This also ensures Delta Dental dentists won't balance bill you the difference between the contracted amount and their usual fee.

- **Visit the dentist of your choice.**

Want to visit a non-Delta Dental dentist? No problem. You can visit any licensed dentist, but your costs are usually lower when you see a Premier dentist.

- **Many network dentists to choose from.**

Since Delta Dental offers access to one of the largest dentist networks in the U.S., chances are there's a wide choice of network dentists near your home or office. Four out of five

dentists nationwide are contracted Delta Dental Premier dentists, giving more enrollees convenient access to more dentists. Visit us at deltadentalins.com to search our dentist directory by location or specialty.

- **Easy to use your benefits.** When you visit a Delta Dental dentist, pay only your portion for services. Delta Dental dentists will file claim forms for you and receive payment directly from us.

- **Delta Dental's Online Services make getting information quick and easy.**

Access your benefits and eligibility, print ID cards and get information about your claims. And check out Delta Dental's oral health resources for tips and information that can help keep your smile healthy.

DELTA DENTAL®

WE KEEP YOU SMILING®

Plan Benefit Highlights for: Diamond Resorts International – Hawaii (Basic Plan)

Group No: 3282-0008 & 9008

Effective Date: 1/1/2013

DELTA DENTAL PREMIER®

BENEFIT HIGHLIGHTS

| | | | |
|-------------------------------|--|------------------------|---------------------|
| Eligibility | Primary enrollee, spouse and eligible dependent children to age 26 | | |
| Deductibles | N/A | | |
| Deductibles waived for D & P? | N/A | | |
| Maximums | \$1,000 per person, per calendar year | | |
| D & P counts toward maximum? | Yes | | |
| Waiting Period(s) | Basic Benefits None | Major Benefits None | Orthodontics N/A |

| Benefits and Covered Services* | Delta Dental Premier dentists** | Non-Delta Dental dentists** |
|---|--|------------------------------------|
| Diagnostic Exams, x-rays | 100 % (bite wing x-rays) | 100 % (bite wing x-rays) |
| | 75 % (other x-rays) | 75 % (other x-rays) |
| Preventive Services Cleanings, sealants | 75 % | 75 % |
| Basic Services Fillings, simple tooth extractions | 75 % | 75 % |
| Endodontics (root canals) Covered Under Basic Services | 75 % | 75 % |
| Periodontics (gum treatment) Covered Under Basic Services | 75 % | 75 % |
| Oral Surgery Covered Under Major Services | 75 % | 75 % |
| Major Services Crowns, inlays, onlays and cast restorations, bridges and dentures | 75 % | 75 % |
| Orthodontic Benefits | Not offered on Low Plan | Not offered on Low Plan |
| Orthodontic Maximums | Not offered on Low Plan | Not offered on Low Plan |

* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.
 ** Fees are based on Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

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| Delta Dental Insurance Company 1130 Sanctuary Parkway, Suite 600 Alpharetta, GA 30009 | Customer Service 800-521-2651 | Claims Address P.O. Box 1809 Alpharetta, GA 30023-1809 |
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deltadentalins.com

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.