Lincoln DentalConnect™
PPO Insurance

Protect your dental health and your budget

Benefits Overview
Why your dental health is important

Good dental health means much more than having an attractive smile. By taking care of your teeth and gums, you also protect yourself from some serious health problems.

Scientists have found links between gum disease and serious medical conditions,¹ including:

- Heart disease
- Stroke
- Alzheimer’s
- Osteoporosis
- Diabetes
- Stroke
- Diabetes

What is a preferred provider organization (PPO)?

The Lincoln DentalConnect™ plan is a PPO,² which gives you the choice of going to a participating dentist or to one who is not in the Lincoln DentalConnect™ PPO plan. The plan helps you manage your dental costs and maintain dental health by assisting in the payment of dental care fees.

An in-network dentist agrees to accept a negotiated, discounted fee for many services. You are responsible for any deductible and/or coinsurance amounts, if applicable.

There are calendar-year deductibles and coinsurance percentages for different types of services, meaning you pay some initial costs before your insurance pays. There are annual limits on the benefits you receive, and lifetime limits for orthodontia.

You always have the choice of using an out-of-network dentist, but your out-of-pocket costs could be higher.

We help you maintain your dental health

The Lincoln DentalConnect™ plan comes with convenient online tools:

- **Find a dentist.** Locate a network dentist who’s close to your home or workplace.
- **Calculate costs.** Learn how much certain services are likely to cost.
- **Evaluate risks.** Find out your chances of tooth decay, periodontal (gum) disease, or oral cancer.
- **Get answers to your questions.** Our Ask-A-Dentist feature provides personalized answers from a licensed dentist to your specific oral health questions.
- **Check your claim status online.** You can easily learn the status of claims. We work hard to settle all claims quickly.

The Lincoln DentalConnect™ website also helps you learn more about your dental health and hygiene with our online Dental Dictionary. You can also check our library of dental health topics for helpful information about dental problems and treatments.

²In Texas, known as a contracting dental plan
The Lincoln DentalConnect℠ PPO has 61,000 providers at 116,000 locations nationwide, so it’s easy to find an excellent dentist close to you.

How a PPO works
Michelle needs a crown, which is a major restorative service. She can choose between a dentist who is a member of the network and one who is not.

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dentist’s normal charge</td>
<td>$1,300</td>
<td>$1,300</td>
</tr>
<tr>
<td>PPO negotiated fee</td>
<td>$1,000</td>
<td>$0</td>
</tr>
<tr>
<td>U&amp;C amount*</td>
<td>$0</td>
<td>$1,200</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td><strong>$1,000</strong></td>
<td><strong>$1,200</strong></td>
</tr>
<tr>
<td>Deductible</td>
<td>– $50</td>
<td>– $100</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td><strong>$950</strong></td>
<td><strong>$1,100</strong></td>
</tr>
<tr>
<td>Coinsurance</td>
<td>x 60%</td>
<td>x 50%</td>
</tr>
<tr>
<td><strong>Benefit paid to dentist</strong></td>
<td>$570</td>
<td>$550</td>
</tr>
</tbody>
</table>

Calculating Michelle’s Expenses

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Patient liability above U&amp;C amount*</td>
<td>$0</td>
<td>$100</td>
</tr>
<tr>
<td>Deductible</td>
<td>+ $50</td>
<td>+ $100</td>
</tr>
<tr>
<td>Coinsurance (Michelle’s portion)</td>
<td>+ $380</td>
<td>+ $550</td>
</tr>
<tr>
<td><strong>Michelle pays out of her pocket</strong></td>
<td><strong>$430</strong></td>
<td><strong>$750</strong></td>
</tr>
</tbody>
</table>

Total savings using a participating provider = $320

*The usual and customary (U&C) fee is the amount typically charged for a service by dentists in your area and is the maximum amount the plan will pay for services from an out-of-network provider. For illustration purposes in this example, the U&C fee for this service is $1,200.

Easy, convenient services
If you or your dentist needs your benefit information quickly, our Fax Back service can provide the information within minutes of your call.

Protect your dental health and budget
There are some important advantages to buying insurance that’s offered to employees as a group.

- **Cost.** Group rates are often less expensive than rates for individual policies.
- **Convenience.** Payroll deduction is simple and easy.
- **Certainty.** You have the opportunity to buy coverage at work.

Protect your dental health and your budget with the Lincoln DentalConnect℠ PPO plan.
HELPING YOU FACE YOUR FUTURE WITH CONFIDENCE

At Lincoln Financial Group, we've spent more than 100 years living up to the character of our namesake: integrity, honesty, and the belief in a better tomorrow. To that end, we provide advice and solutions to help you protect yourself and your loved ones, save for tomorrow, secure and maximize your income, and prepare for the unexpected.

Lincoln DentalConnect® web content is provided by go2dental.com, Santa Clara, CA. go2dental.com is not a Lincoln Financial Group® company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

Group insurance products are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, group insurance products are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and insurance company affiliates, including The Lincoln National Life Insurance Company, Fort Wayne, IN, and in New York, Lincoln Life & Annuity Company of New York, Syracuse, NY. Variable products distributed by broker/dealer-affiliate Lincoln Financial Distributors, Inc., Radnor, PA. Investment advisory services offered through other affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

THIS IS NOT A CONTRACT.