



# Save Money and Stay in Network With Delta Dental

With your Delta Dental PPO<sup>SM</sup> (Point-of-Service) plan, you may save more money and receive higher levels of coverage when visiting a Delta Dental PPO dentist. Our PPO dentists have agreed to accept lower fees as full payment for covered services. However, if you go to a dentist who doesn't participate in Delta Dental PPO, you can still save money if your dentist participates in Delta Dental Premier<sup>®</sup>. Like our PPO dentists, Delta Dental Premier dentists agree to accept Delta Dental's fee determination as full payment for covered services.

DELTA DENTAL NETWORKS	Delta Dental PPO	<ul style="list-style-type: none"> <li>No balance billing on covered services</li> <li>Most significant network discounts with more than 269,800 office locations nationwide*</li> <li>Dentists file claims for member</li> </ul>
	Delta Dental Premier	<ul style="list-style-type: none"> <li>No balance billing on covered services</li> <li>Significant network discounts with the most office locations nationwide—340,500*</li> <li>Dentists file claims for member</li> </ul>
OUT OF NETWORK	Out-of-network dentist	<ul style="list-style-type: none"> <li>May be balance billed</li> <li>No discounts</li> <li>May need to file own claims</li> </ul>

\*National network statistics: Delta Dental Plans Association, April 2017.

## Example of how it works

As shown below, your lowest out-of-pocket costs result from going to either a Delta Dental PPO or Delta Dental Premier dentist.

		DELTA DENTAL PPO DENTIST	DELTA DENTAL PREMIER DENTIST	OUT-OF-NETWORK DENTIST
ADULT CLEANING	Submitted fee	\$80	\$80	\$80
	Maximum allowed fee	\$54	\$77	\$63
	Coverage level	100%	100%	100%
	Amount Delta Dental pays	\$54	\$77	\$63
	AMOUNT YOU PAY	\$0	\$0	\$17
CROWN <i>(Comprehensive Plan only)</i>	Submitted fee	\$1,100	\$1,100	\$1,100
	Maximum allowed fee	\$754	\$989	\$799
	Coverage level	50%	50%	50%
	Amount Delta Dental pays	\$377	\$494.50	\$399.50
	AMOUNT YOU PAY	\$377	\$494.50	\$700.50

NOTE: Payment examples above are illustrative only. Fees and reimbursements can vary by location and dentist. They do however represent how payment is determined.