



## Discover the advantages of choosing an in-network dentist.

Individual members have the flexibility to choose any dentist with Delta Dental's individual dental plans – PPO<sup>SM</sup>, Premier<sup>®</sup> or non-network, but your out-of-pocket costs will vary.

### Delta Dental PPO

- Lowest out-of-pocket expenses.
- PPO dentists accept reduced fees (our PPO allowed fee) as payment in full. If Delta Dental's allowed PPO fee is lower than that dentist's usual charge, the dentist cannot "balance bill" you the difference between his/her usual fee and Delta Dental's allowed fee.

### Delta Dental Premier

- Higher out-of-pocket costs than Delta Dental PPO, but may be lower than non-network.
- Delta Dental Premier dentists agree to accept our maximum plan allowance as payment-in-full. The maximum plan allowance may be higher than the PPO reduced fee so these dentists can charge you the difference between the allowed PPO fee and the Premier maximum plan allowance, but they can't charge you the difference between the Premier maximum plan allowance and their usual fee.

### Non-network

- Highest out-of-pocket costs.
- Non-network dentists have not agreed to no balance billing or to accept our PPO reduced fees or Premier maximum plan allowance as payment in full.

With such a large PPO network, you're likely to find your preferred dentist in our network – and more likely to enjoy maximum savings on your dental visits. Plus, all dentists who participate in our networks undergo a credentialing process to help ensure you receive quality care.

See the next page for more specific examples of how visiting a network dentist can save you money.

### Here's an example of how you'll save with a Delta Dental PPO dentist:

Dentist's billed fee:	\$1,074
PPO allowed fee:	\$605
Delta Dental pays 50% of PPO allowed fee:	\$302.50
Enrollee copayment:	\$302.50

The Delta Dental PPO network dentist cannot bill the difference between his/her billed fee and Delta Dental's allowed fee to the enrollee, saving the enrollee \$469 (the difference between the dentist's billed fee and the Delta Dental PPO allowed fee).

### Here's an example of your out-of-pocket costs with a Delta Dental Premier dentist:

Dentist's billed fee:	\$1,074
PPO allowed fee:	\$605
Premier maximum allowed fee (MPA):	\$901
Delta Dental pays 50% of PPO allowed fee:	\$302.50
Enrollee copayment:	\$598.50

The Delta Dental Premier network dentist cannot bill the difference between his/her billed fee and Delta Dental's maximum allowed fee (MPA) to the enrollee, but the dentist can bill the enrollee the difference between the MPA and the PPO allowed fee.

### Here's an example of what you'd pay with an out-of-network dentist:

Dentist's billed fee:	\$1,074
PPO allowed fee:	\$605
Delta Dental pays 50% of PPO allowed fee:	\$302.50
Enrollee copayment:	\$771.50

A non-network dentist CAN balance bill the enrollee the difference between the dentist's billed fee and the PPO allowed fee.

OUR WISDOM IS TEETH.

