

# 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 168,000 office locations nationwide<sup>1</sup></li> <li>Dentists file claims for enrollee</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—251,000<sup>1</sup></li> <li>Dentists file claims for enrollee</li> </ul>
OUT-OF-NETWORK	Out-of-network dentist	<ul style="list-style-type: none"> <li>May be balance billed</li> <li>No network discounts</li> <li>May need to file own claims</li> </ul>

<sup>1</sup> National network statistics: Delta Dental Plans Association, May 2012

## Examples 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:	\$80.00	\$80.00	\$80.00
	Maximum allowed fee:	\$54.00	\$77.00	\$63.00
	Coverage level:	100%	100%	100%
	Amount Delta Dental pays:	\$54.00	\$77.00	\$63.00
	AMOUNT YOU PAY:	\$0.00	\$0.00	\$17.00
CROWN	Submitted fee:	\$950.00	\$950.00	\$950.00
	Maximum allowed fee:	\$675.00	\$898.00	\$744.00
	Coverage level:	50%	50%	50%
	Amount Delta Dental pays:	\$337.50	\$449.00	\$372.00
	AMOUNT YOU PAY:	\$337.50	\$449.00	\$578.00

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