

Enrollees Can Save with The Delta Difference®

Did you know that visiting a Delta dentist can save you money?

That's because Delta dentists may not balance bill you above Delta Dental's approved amount.

What is balance billing?

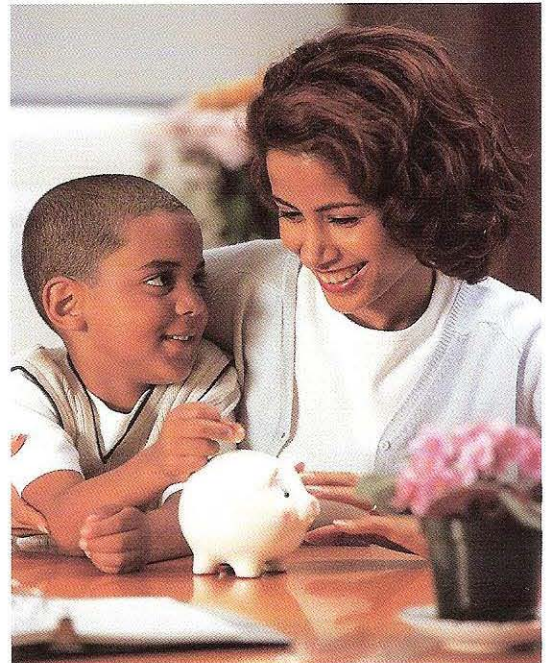
Balance billing occurs when a dentist bills an enrollee for amounts not approved by Delta Dental.

Contracting Delta Dentists agree to accept the fee approved by Delta Dental as payment in full. They may not bill you for more than your share of the copayment/coinsurance.* A non-Delta dentist does not contract with Delta Dental, so he or she may balance bill you up to their full fee. This is why you will usually save on your out-of-pocket costs by visiting a contracting dentist.

After you have visited the dentist, Delta Dental will send you an Explanation of Benefits/Notice of Payment that shows payments Delta Dental made regarding your claim. Delta dentists may not bill an enrollee any difference or balance between the Delta Dental approved fee and the submitted fee. For example, Delta Dental may approve \$50 for a procedure that the dentist submits at \$60. The Delta dentist cannot bill the patient for the \$10 difference between the Delta Dental approved fee and the higher fee. If you visit a non-Delta dentist, you will have to pay the difference.

What's the Delta Difference®?

No balance billing is just one of the components of The Delta Difference®. Another feature, our Delta Dental Premier indemnity network, provides an additional measure of balance billing protection for you and your dependents when you cannot visit a Delta Dental PPO dentist.** These features of The Delta Difference are just some of the many ways that Delta Dental keeps you smiling.



* Not including amounts you must pay toward deductibles, amounts over plan maximums, or non-covered procedures.

** In Texas, Delta Dental offers a DPO (dental provider organization) program.