

# Go PPO!

## 6 great reasons to stay in-network



Your Delta Dental PPO<sup>SM1</sup> plan lets you visit any licensed dentist, but you'll maximize plan value by taking advantage of our robust, nationwide PPO network. Here are six great reasons to "go PPO":

**1 Reduced costs.** Stretch your dental budget further! We contract directly with PPO dentists to bring you reduced fees for services.

**2 Quality assurance.** Make sure your smile gets the care it deserves. We monitor PPO dentists to ensure that proper licensing, cleanliness and safety procedures are followed and send regular updates on policies and contracting requirements.

**3 No balance billing.** PPO dentists agree not to charge more than the amount determined by your plan. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's contracted rate — a process known as "balance billing."

**4 Avoid unbundling.** PPO dentists agree not to "unbundle" services that are part of a treatment, like tooth preparation or local anesthesia. Out-of-network dentists may charge for these services separately, making their overall charges higher.

**5 Less paperwork.** PPO dentists handle all claim forms and other paperwork for you. If you choose an out-of-network dentist, you may need to submit a claim yourself.

**6 No prepayment required.** When you choose a PPO dentist, you'll pay only your portion of the bill.<sup>2</sup> We'll pay our share directly to your dentist. Out-of-network dentists may require you to pay the full cost of treatment up front and request reimbursement from Delta Dental.

<sup>1</sup> In Texas, Delta Dental Insurance Company provides a Dental Provider Organization (DPO) plan.

<sup>2</sup> Enrollees are responsible for any applicable deductibles, coinsurance, amounts over plan maximums and charges for non-covered services.

Find a Delta Dental PPO dentist at [deltadentalins.com](http://deltadentalins.com). Verify that your dentist is a contracted Delta Dental PPO network dentist before each appointment.

Need another option? The Delta Dental Premier® network — the largest dentist network nationwide<sup>3</sup> — also provides cost protections for PPO enrollees. Premier dentists' contracted fees are usually higher than PPO dentists', but they offer many advantages, including high quality assurance standards and no unbundling or prepayment for services.



Visit [mysmileway.com](http://mysmileway.com) — a one-stop-shop for oral health-related tools and tips, including interactive quizzes, a risk assessment tool and a subscription to *Grin!*, our free oral wellness e-magazine.

## Save with a PPO dentist



<sup>3</sup> NetMinder Dental Network Trend Report, March 2016.

Delta Dental PPO<sup>SM</sup> and Delta Dental Premier® are underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT and by not-for-profit dental service companies in these states: CA - Delta Dental of California; PA, MD - Delta Dental of Pennsylvania; NY - Delta Dental of New York, Inc.; DE - Delta Dental of Delaware, Inc.; WV - Delta Dental of West Virginia, Inc.

Delta Dental of California, Delta Dental of New York, Inc., Delta Dental of Pennsylvania, Delta Dental Insurance Company and our affiliated companies form one of the nation's largest dental benefits delivery systems, covering 34.5 million enrollees. All of our companies are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to 73 million people in the U.S.