



# You've got options

With a Delta Dental PPO™ or Delta Dental PPO Plus Premier™ plan, you can visit the dentist of your choice.



You want to visit a dentist you know and trust. Most of the time, your dentist is a part of our network, one of the nation's largest. But what if they're not? We've got you covered either way. With a Delta Dental PPO™ or Delta Dental PPO Plus Premier™ plan, you're free to visit any licensed dentist, including those outside our network.

But for cost savings and convenience, a Delta Dental dentist is always your best choice.

	In-network dentist	Out-of-network dentist
<b>Benefits</b>	Some plans are designed so you pay less out of pocket when you visit a Delta Dental provider.	Some plans increase your out-of-pocket costs when you go out-of-network. Check your benefit booklet to make sure you understand your benefits.
<b>Discounted fees</b>	In-network dentists agree to charge discounted rates for their services.	Out-of-network dentists have not agreed to the discounted rates.
<b>No prepayment required</b>	You'll pay only your portion of the bill, and Delta Dental will pay our share directly to your dentist.	Delta Dental will reimburse you for the service according to your benefits, but the dentist is likely to charge you up front for the full cost of the service.
<b>Protection from balance billing</b>	In-network dentists won't charge you more than your expected share of the bill.	Out-of-network dentists may charge you for the difference between what the plan pays and their usual rate.
<b>No unbundling</b>	In-network dentists agree not to charge separately for services that are part of a treatment, like tooth preparation or local anesthetic.	Out-of-network dentists may charge for these services separately, making your overall costs higher.
<b>Quality assurance</b>	All Delta Dental dentists go through a rigorous credentialing process to ensure they are properly licensed and trained and carry the required levels of liability insurance for their area of practice.	We can't verify that out-of-network dentists are properly licensed, credentialed or provide quality care.
<b>Claim submission</b>	In-network dentists file claims on your behalf.	You will likely have to file your own claims.
<b>Patient advocacy</b>	We can advocate on behalf of our members, ensuring they receive the best treatment and care.	Delta Dental can't advocate on behalf of our members.

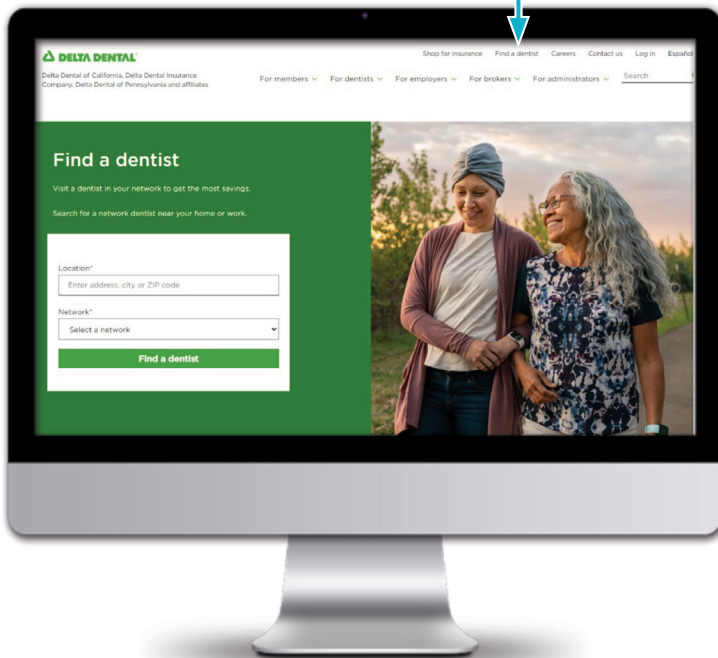


## Want to find an in-network dentist?

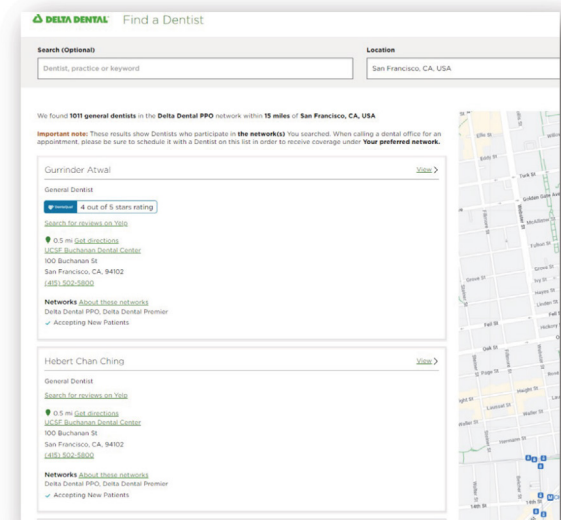
That's easy! Visit **deltadentalins.com** and search in your area with our Find a Dentist tool. We continuously evaluate and recruit dentists into our network to make sure we're meeting the needs of our members.

## Have a claim to file?

If you recently visited an out-of-network dentist, you'll likely have to submit a claim. Claim forms are available when you log in to your account at **deltadentalins.com**. If you haven't registered, creating an account is easy.



Members can search for a new dentist right from the home page of our website. They can also use the Cost Estimator tool to see their projected cost for a dentist visit or procedure.



## Questions?

If you have any questions about your coverage or how to find a dentist, please log in to your account at **deltadentalins.com** to learn more. You can also contact us at **deltadentalins.com/about/contact**.

Delta Dental PPO 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. In TX, Delta Dental PPO provides a dental provider organization (DPO) plan.