

# Our Networks and Choosing a Provider




You can see any provider you like. However, you'll save money if you see an in-network dentist. We have two networks: Delta Dental PPO (these dentists provide the largest discounts to save you the most money) and Delta Dental Premier (additional providers to choose from, but they offer smaller discounts). Together they make the Delta Dental PPO Plus Premier™ Network with more than 152,000 providers nationwide to save you money.

**But if you don't have a provider, or would like to find one who saves you more on out-of-pocket expenses, use our online provider search tool at [deltadentalwi.com](http://deltadentalwi.com).**








Other benefits (no pun intended) of using a network provider:

- Treatment guarantees\* (if a procedure like a crown or filling fails, you don't have to pay to get it fixed)
- Providers send in all the claims paperwork, so you don't have to
- Since network dentists agree to set fees, they can't charge you for the difference between their regular and discounted amount (called balance billing)

## Know Your Networks

<p><b>Delta Dental Premier®</b></p>  <ul style="list-style-type: none"> <li>• Additional dentists to choose from</li> <li>• Smaller discounts, but still saves you money</li> </ul>	<p><b>Delta Dental PPO™</b></p>  <ul style="list-style-type: none"> <li>• Large network of providers</li> <li>• Biggest discounts, saving you the most money</li> </ul>	<p><b>Out-of-Network</b></p>  <ul style="list-style-type: none"> <li>• No additional savings</li> <li>• No protections or guarantees</li> </ul>
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## Example Savings for a Common Procedure

	 Estimated Charge	 Maximum Allowed Fees	 Percentage Paid by Delta Dental	 Amount Delta Dental Pays	 Amount Dentist can Balance Bill	 Total Amount You Pay	 Your Total Cost Savings
<b>PPO Network</b>	<b>\$1,200</b>	<b>\$825</b>	<b>80%</b>	<b>\$660</b>	<b>\$0</b>	<b>\$165</b>	<b>\$375</b>
<b>Premier Network</b>	<b>\$1,200</b>	<b>\$985</b>	<b>80%</b>	<b>\$788</b>	<b>\$0</b>	<b>\$197</b>	<b>\$215</b>
<b>Out-of-Network</b>	<b>\$1,200</b>	<b>\$925</b>	<b>80%</b>	<b>\$740</b>	<b>\$275</b>	<b>\$460</b>	<b>\$0</b>

\*Guarantees dependent upon timeframes and procedure codes.

\*\*If you visit an out-of-network provider you will be responsible for the difference between the provider's charges and the amount your dental plan pays.

Always check your benefit summary/plan documents to verify coverages. Regardless of the provider you see, you will be responsible for your plan's deductible, coinsurance, and fees for services that are not covered under your plan.