

Save money and stay in network with Delta Dental

With your Delta Dental PPOSM (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[®]. 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 ■ No balance billing on covered services ■ Most significant network discounts with more than 287,400 office locations nationwide¹ ■ Dentists file claims for member
	Delta Dental Premier ■ No balance billing on covered services ■ Significant network discounts with the most office locations nationwide—363,400¹ ■ Dentists file claims for member
OUT-OF-NETWORK	Out-of-network dentist ■ May be balance billed ■ No discounts ■ May need to file own claims

¹ National network statistics: Delta Dental Plans Association, December 2015

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:	\$1,100.00	\$1,100.00	\$1,100.00
	Maximum allowed fee:	\$754.00	\$989.00	\$799.00
	Coverage level:	50%	50%	50%
	Amount Delta Dental pays:	\$377.00	\$494.50	\$399.50
	AMOUNT YOU PAY:	\$377.00	\$494.50	\$700.50

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