

# Stay in network and save

As a Delta Dental PPO (Point-of-Service) member, you can see any dentist you like. However, you will likely save the most money and receive the highest level of coverage when you visit a Delta Dental PPO dentist.

<b>Delta Dental PPO dentists</b>	<ul style="list-style-type: none"> <li>• <b>No balance-billing</b> (when the dentist charges you the difference between the allowed amount and the dentist's submitted fees) on covered services.</li> <li>• Deep network discounts</li> <li>• Dentists file claims for member</li> </ul>
<b>Delta Dental Premier® dentists</b>	<ul style="list-style-type: none"> <li>• <b>No balance-billing</b> on covered services</li> <li>• Significant network discounts</li> <li>• Dentists file claims for member</li> </ul>
<b>Out-of-network dentists</b>	<ul style="list-style-type: none"> <li>• Can balance-bill you for the difference between their submitted fee and Delta Dental's allowed amount.</li> <li>• No network discounts</li> <li>• May need to file own claims</li> </ul>

### How it works:

As shown below, choosing a Delta Dental PPO dentist minimizes out-of-pocket costs.

		Delta Dental PPO dentists	Delta Dental Premier dentists	Out-of-network dentists
<b>ADULT CLEANING</b>	Submitted charge	\$110	\$110	\$110
	Allowed amount	\$71	\$86	\$78
	Percentage paid by Delta Dental	100%	100%	100%
	Amount Delta Dental pays	\$71	\$86	\$78
	<b>AMOUNT YOU PAY</b>	<b>\$0</b>	<b>\$0</b>	<b>\$32</b>
<b>CROWN</b>	Submitted charge	\$1,370	\$1,370	\$1,370
	Allowed amount	\$890	\$1,070	\$960
	Percentage paid by Delta Dental	50%	50%	50%
	Amount Delta Dental pays	\$445	\$535	\$480
	<b>AMOUNT YOU PAY</b>	<b>\$445</b>	<b>\$535</b>	<b>\$890</b>

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

Visit [memberportal.com](http://memberportal.com) to find a network dentist near you or call us at 800-524-0149.