









# Stay in network and save

As a Delta Dental PPO (Point-of-Service) member, you may 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.

|                                |   |
|--------------------------------|---|
| Delta Dental PPO dentists      | <ul style="list-style-type: none"><li>No balance billing on covered services</li><li>Most significant network discounts with more than 379,300 office locations nationwide*</li><li>Dentists file claims for member</li></ul> |
| Delta Dental Premier® dentists | <ul style="list-style-type: none"><li>No balance billing on covered services</li><li>Significant network discounts with the most office locations nationwide—444,000*</li><li>Dentists file claims for member</li></ul>       |
| Out-of-network dentists        | <ul style="list-style-type: none"><li>Balance billing</li><li>No network discounts</li><li>May need to file own claims</li></ul>  |

How it works:

As shown below, your lowest out-of-pocket costs result from going to a Delta Dental PPO dentist.

| Example savings for a crown by network |  Submitted charge |  Maximum allowed fee |  Percentage paid by Delta Dental |  Amount Delta Dental pays |  Amount dentist can balance bill |  Total amount you pay |  Total network savings |
|--|--|---|---|---|---|--|---|
| Delta Dental PPO                       | \$1,100  | \$754   | 50%   | \$337   | \$0   | \$337  | \$346                  |
| Delta Dental Premier                   | \$1,100  | \$988   | 50%   | \$494   | \$0   | \$494  | \$112   |
| Out-of-network                         | \$1,100  | \$798   | 50%   | \$399   | \$302   | \$701  | \$0   |

| Delta Dental PPO dentists   | Delta Dental Premier dentists   | Out-of-network dentists   |
|---|---|---|
| Delta Dental PPO dentists have <b>agreed to charge \$754 for the \$1,100 service, a savings of \$346</b> . Your <b>Delta Dental plan covers 50 percent</b> of the cost. Assuming you've already met your deductible for the year, <b>Delta Dental will pay \$337 and you'll pay \$337</b> . | Delta Dental Premier dentists have <b>agreed to charge \$988—a savings of \$112</b> compared to the fee the dentist usually charges. Delta Dental's payment is based on the maximum allowed fee amount of \$988. Assuming you've met your deductible, <b>Delta Dental will cover 50 percent</b> of that \$988, <b>paying \$494</b> . With a Delta Dental PPO (Point-of-Service) plan, the dentist cannot bill you the difference between Delta Dental's payment and the Delta Dental Premier maximum allowed fee. | Out-of-network dentists <b>have not agreed to charge lower fees and can bill the full \$1,100</b> . For payment to nonparticipating dentists, Delta Dental establishes a nonparticipating dentist fee, which is the maximum fee allowed for the procedure, meaning <b>Delta Dental pays \$399</b> . The dentist can bill you the difference between Delta Dental's payment and what they charge. This leaves <b>you with a bill of \$701, which includes the \$302 the out-of-network dentist can "balance bill."</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.  
\*Delta Dental Plans Association, June 2022.

Find Delta Dental participating dentists near you by using the search feature on our website or by calling Delta Dental toll-free at 800-524-0149.