

## Stay in Network and Save Money With Delta Dental

With your Delta Dental PPO™ (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	<ul> <li>No balance billing on covered services</li> <li>Most significant network discounts with more than 368,000 office locations nationwide*</li> <li>Dentists file claims for member</li> </ul>	
	Delta Dental Premier	<ul> <li>No balance billing on covered services</li> <li>Significant network discounts with the most office locations nationwide—more than 434,000*</li> <li>Dentists file claims for member</li> </ul>	
OUT OF NETWORK	Out-of-network dentist	<ul><li>May be balance billed</li><li>No discounts</li><li>May need to file own claims</li></ul>	

<sup>\*</sup>National network statistics: Delta Dental Plans Association, March 2021,

## Example 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	\$80	\$80
	Maximum allowed fee	\$54	\$77	<sup>\$</sup> 63
	Coverage level	100%	100%	100%
	Amount Delta Dental pays	\$54	\$77	<sup>\$</sup> 63
	AMOUNT YOU PAY	\$O	\$O	<sup>\$</sup> 17
CROWN	Submitted fee	\$1,100	\$1,1OO	\$1,1OO
	Maximum allowed fee	<sup>\$</sup> 754	\$989	<sup>\$</sup> 799
	Coverage level	50%	50%	50%
	Amount Delta Dental pays	\$377	\$494.50	\$399.50
	AMOUNT YOU PAY	\$377	\$494.50	\$700.50

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

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