

Stay in network and save money with Delta Dental

With your Delta Dental PPO™ Point-of-Service (Option 2 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 style="list-style-type: none"> No balance billing on covered services Most significant network discounts with more than 371,200 office locations nationwide* Dentists file claims for member |
| | Delta Dental Premier | <ul style="list-style-type: none"> No balance billing on covered services Significant network discounts with the most office locations nationwide—more than 436,600* Dentists file claims for member |
| OUT OF NETWORK | Out-of-network dentist | <ul style="list-style-type: none"> May be balance billed No discounts May need to file own claims |

*National network statistics: Delta Dental Plans Association, June 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 | — |
| | Coverage level | 100% | 100% | 0% |
| | Amount Delta Dental pays | \$54 | \$77 | \$0 |
| | AMOUNT YOU PAY | \$0 | \$0 | \$80 |
| CROWN | Submitted fee | \$1,100 | \$1,100 | \$1,100 |
| | Maximum allowed fee | \$754 | \$989 | — |
| | Coverage level | 25% | 25% | 0% |
| | Amount Delta Dental pays | \$188.50 | \$247.25 | \$0 |
| | AMOUNT YOU PAY | \$565.50 | \$741.75 | \$1,100 |

NOTE: Payment examples above are illustrative only and reflect benefits after the deductible has been met. Fees and reimbursements can vary by location and dentist. They do, however, represent how payment is determined.