

# Stay in network and save money with Delta Dental

With your Delta Dental PPO™ (Standard 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. Your benefit plan covers a limited number of services if you see a dentist who does not participate in the Delta Dental PPO network.

DELTA DENTAL NETWORKS	<b>Delta Dental PPO</b>	<ul style="list-style-type: none"> <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>
	<b>Delta Dental Premier</b>	<ul style="list-style-type: none"> <li>Provider charges cannot exceed the maximum allowed fee for Delta Dental Premier dentists</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	<b>Out-of-network dentist</b>	<ul style="list-style-type: none"> <li>May be balance billed</li> <li>No discounts</li> <li>May need to file own claims</li> </ul>

\*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 a Delta Dental PPO dentist.

		DELTA DENTAL PPO DENTIST	DELTA DENTAL PREMIER DENTIST	OUT-OF-NETWORK DENTIST
ADULT CLEANING	Submitted fee	\$90	\$90	\$90
	Maximum allowed fee	\$54	\$77	\$63
	Coverage level	100%	0%	0%
	Amount Delta Dental pays	\$54	\$0	\$0
	AMOUNT YOU PAY	\$0	\$77	\$90
CROWN	Submitted fee	\$950	\$950	\$950
	Maximum allowed fee	\$675	\$898	\$744
	Coverage level	25%	0%	0%
	Amount Delta Dental pays	\$168.75	\$0	\$0
	AMOUNT YOU PAY	\$506.25	\$898	\$950

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.

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