

Delta Dental PPOSM plus Premier

With the Delta Dental PPO plus Premier plan, you and your family members may visit any licensed dentist but will receive the greatest out-of-pocket savings if you see a Delta Dental PPO dentist. Participating dentists file claims directly with Delta Dental and accept Delta Dental's reimbursement in full. You are responsible only for your deductible and coinsurance (as determined by your plan), as well as any charges for non-covered services up to Delta Dental's approved amount. If you choose to see an out-of-network dentist, you will incur additional out-of-pocket expenses, and you will be billed the total amount the dentist charges (called balance-billing). When you see a Delta Dental PPO or Premier[®] dentist, you are protected from balance-billing.

Advantages of the Delta Dental PPO plus Premier plan

- **Savings:** Delta Dental PPO dentists offer subscribers the greatest savings. And you will still save money if you need a service that is not covered. Non-covered services will be billed at a discounted rate if you go to a PPO dentist.
- **Choice:** If you choose to visit a Premier dentist, you will still save money because Premier dentists also accept discounted fees (however, discounts are not as great as if you see a PPO dentist).
- **Network:** Delta Dental's dual network has nearly 84,000 PPO providers and 142,000 Premier providers nationwide.

Looking for a dentist? Concerned about costs? PPO dentists offer you the greatest savings.			
Service: Porcelain Crown (Benefit illustration only. Example assumes deductible has been met.)			
	Greatest Patient Savings ←		→ Least Patient Savings
	Protected from balance-billing		Not protected from balance-billing
Network	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-Network Dentist
Procedure Cost	\$1,000	\$1,000	\$1,000
Maximum Dentist Can Charge Patient	\$710	\$950	Unlimited
Maximum Dentist Can Charge Insurance (MPA)*	\$710	\$950	\$660
Benefit Percentage	50%	50%	50%
Delta Dental Pays	\$355	\$475	\$330
You Pay	\$355	\$475	\$670

To find a participating dentist or to see if your current dentist is in the PPO network, visit our website at deltadentalco.com and click on the **Find a Dentist** search tool. You can also contact our customer relations department, Monday–Friday 8 a.m. to 6 p.m. MST, at 1-800-610-0201 (toll-free) or customer_service@ddpco.com.

*The maximum a dentist can charge your insurance company is called the Maximum Plan Allowance (MPA). The MPA for an out-of-network dentist is always lower than in-network MPA. Delta Dental pays a portion of the MPA only, which exposes you to balance-billing from an out-of-network dentist.

