










Stay in Network and Save

As a Delta Dental PPO™ (Standard) 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"> No balance billing on covered services Most significant network discounts with more than 371,000 office locations nationwide* Dentists file claims for member |
| Delta Dental Premier® dentists | <ul style="list-style-type: none"> Provider charges cannot exceed the maximum allowed fee for Delta Dental Premier dentists Significant network discounts with the most office locations nationwide—436,600* Dentists file claims for member |
| Out-of-network dentists | <ul style="list-style-type: none"> Balance billing No network discounts May need to file own claims |

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 approved fee |  Delta Dental PPO fee schedule |  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 | \$754 | 50% | \$377 | \$0 | \$377 | \$346  |
| Delta Dental Premier | \$1,100 | \$988 | \$754 | 50% | \$377 | \$234 | \$611 | \$112 |
| Out-of-network | \$1,100 | \$1,100 | \$754 | 50% | \$377 | \$346 | \$723 | \$0 |

| Delta Dental PPO dentists | Delta Dental Premier dentists | Out-of-network dentists |
|---|--|--|
| Delta Dental PPO dentists have agreed to charge \$754 for the \$1,100 service, a savings of \$346 . Your Delta Dental plan covers 50 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$377 and you'll pay \$377 . | Delta Dental Premier dentists have agreed to charge \$988—a savings of \$112 compared to the fee the dentist usually charges. Delta Dental's payment is based on the Delta Dental PPO fee schedule amount of \$754. Assuming you've met your deductible, Delta Dental will cover 50 percent of that \$754, paying \$377 . With a Delta Dental PPO (Standard) plan, the dentist can bill you the difference between Delta Dental's payment and the Delta Dental Premier maximum allowed fee, leaving you to pay \$611 . | Out-of-network dentists have not agreed to charge lower fees and can bill the full \$1,100 . Delta Dental's payment is based on the Delta Dental PPO fee schedule, which means Delta Dental's pays \$377 . The dentist can bill you the difference between Delta Dental's payment and what they charge. This leaves you with a bill of \$723, which includes the \$346 the out-of-network dentist can "balance bill." |

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 2021.

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.