

## Stay in network and save

As a Delta Dental PPO (Point-of-Service) member, you can 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> <li>No balance-billing (when the dentist charges you the difference between the allowed amount and the dentist's submitted fees) on covered services.</li> <li>Deep network discounts</li> <li>Dentists file claims for member</li> </ul>
Delta Dental Premier® dentists	<ul> <li>No balance-billing on covered services</li> <li>Significant network discounts</li> <li>Dentists file claims for member</li> </ul>
Out-of-network dentists	<ul> <li>Can balance-bill you for the difference between their submitted fee and Delta Dental's allowed amount.</li> <li>No network discounts</li> <li>May need to file own claims</li> </ul>

## How it works:

As shown below, choosing a Delta Dental PPO dentist minimizes out-of-pocket costs.

		Delta Dental PPO dentists	Delta Dental Premier dentists	Out-of-network dentists
ADULT CLEANING	Submitted charge	\$11O	\$11O	\$11O
	Allowed amount	\$71	\$86	<sup>\$</sup> 78
	Percentage paid by Delta Dental	100%	100%	100%
	Amount Delta Dental pays	\$71	\$86	\$78
	AMOUNT YOU PAY	\$О	\$О	<sup>\$</sup> 32
CROWN	Submitted charge	\$1,370	\$1,370	\$1,370
	Allowed amount	\$890	\$1,070	\$960
	Percentage paid by Delta Dental	50%	50%	50%
	Amount Delta Dental pays	\$445	<sup>\$</sup> 535	\$480
	AMOUNT YOU PAY	<sup>\$</sup> 445	<sup>\$</sup> 535	\$890

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

Visit memberportal.com to find a network dentist near you or call us at 800-524-0149.