

# Stay in network and save

As a Delta Dental PPO<sup>SM</sup> (Point-of-Service) 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
  - No balance billing on covered services
  - Most significant network discounts with more than 266,000 office locations nationwide\*
  - Dentists file claims for member

- Delta Dental Premier<sup>®</sup> dentists
  - No balance billing on covered services
  - Significant network discounts with the most office locations nationwide—332,500\*
  - Dentists file claims for member

- Out-of-network dentists
  - 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 allowed fee	 Percentage paid by Delta Dental	 Amount Delta Dental pays	 Amount dentist can balance bill	 Total amount you pay	 Total network savings
Delta Dental PPO	\$950	\$675	50%	\$337.50	\$0	\$337.50	\$275 
Delta Dental Premier	\$950	\$898	50%	\$449	\$0	\$449	\$52
Out-of-network	\$950	\$744	50%	\$372	\$206	\$578	\$0

### Delta Dental PPO dentists

Delta Dental PPO dentists have agreed to charge \$675 for the \$950 service, a savings of \$275. Your Delta Dental plan covers 50 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$337.50 and you'll pay \$337.50.

### Delta Dental Premier dentists

Delta Dental Premier dentists have agreed to charge \$898—a savings of \$52 compared to the fee the dentist usually charges. Delta Dental's payment is based on the maximum allowed fee amount of \$898. Assuming you've met your deductible, Delta Dental will cover 50 percent of that \$898, paying \$449. With a Delta Dental PPO (Point-of-Service) plan, the dentist cannot bill you the difference between Delta Dental's payment and the Delta Dental Premier maximum allowed fee.

### Out-of-network dentists

Out-of-network dentists have not agreed to charge lower fees and can bill the full \$950. For payment to nonparticipating dentists, Delta Dental establishes a nonparticipating dentist fee, which is the maximum fee allowed for the procedure, meaning **Delta Dental pays \$372**. The dentist can bill you the difference between Delta Dental's payment and what they charge. This leaves you with a bill of \$578, which includes the \$206 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 2018.

Find Delta Dental participating dentists near you by using the search feature on our website at [www.deltadentaloh.com/findadentist](http://www.deltadentaloh.com/findadentist), or by calling Delta Dental toll-free at 800-524-0149.