

Delta Dental PPO™ plus Premier



With the Delta Dental PPO plus Premier plan, you and your family members may visit any licensed provider. However, you will receive the greatest out-of-pocket savings if you see a Delta Dental PPO provider.

Advantages of the Delta Dental PPO Plus Premier Plan:

- SAVINGS:** Delta Dental providers offer our members the greatest savings and protection from balance-billing for covered services. That means they can't bill you for the difference between what they usually charge and the amount they've agreed to charge Delta Dental members. You can also ask your provider to submit a pre-determination estimate. Delta Dental will review the treatment plan and tell your provider how much you'd be responsible for so you'll have a clear understanding of cost prior to treatment.
- CHOICE:** If you choose to visit a Delta Dental Premier® provider, you'll still save money because Premier providers also accept discounted fees (however, discounts are not as great as if you see a PPO provider).
- NETWORK:** Delta Dental is the nation's largest provider of dental insurance, covering more than 80 million Americans, and offering the largest dental network with approximately 157,000 participating providers nationwide. Network providers file claims directly with Delta Dental on your behalf and accept Delta Dental's reimbursement in full.

| Savings Example for a Major Procedure* | | | | | | | |
|--|------------------|----------------------|---------------------------------|--------------------------|---------------------------------|----------------------|-------------------------|
| | Estimated Charge | Maximum Allowed Fees | Percentage Paid by Delta Dental | Amount Delta Dental Pays | Amount Dentist can Balance-Bill | Total Amount You Pay | Your Total Cost Savings |
| PPO Network | \$1,200 | \$850 | 50% | \$425 | \$0 | \$425 | \$350 |
| Premier Network | \$1,200 | \$975 | 50% | \$487.50 | \$0 | \$487.50 | \$225 |
| Out of Network | \$1,200 | \$700 | 50% | \$350 | \$500 | \$850 | \$0 |

*NOTE: Payment examples above are for illustration purpose only. Check your specific plan for fees, coinsurance rates, and what procedures are considered "major", as they differ from plan to plan. Example assumes deductible has been met.

It pays to use Delta Dental network providers — especially those in our PPO network. To find a participating provider or to see if your current provider is in the network, visit our website at deltadentalco.com and use the Find a Dentist search tool.

You can also contact our customer service department, Monday–Friday 8 a.m. to 6 p.m. Mountain Time, at customer_service@ddpco.com or 1-800-610-0201 (toll-free).