

Exclusive Panel Option: Coinsurance

A feature of Delta Dental



HOW DOES AN EPO PLAN WORK?

EPO Plan = PPO Provider Network

With the Delta Dental Exclusive Panel Option (EPO) coinsurance plan, you must see a PPO provider in order to receive benefits.* If you receive treatment from a non-PPO provider, you will be responsible for all fees charged.

Advantages of the Delta Dental EPO Coinsurance Plan:

- **SAVINGS:** With this EPO coinsurance plan, you are responsible for only a portion of the cost of each procedure. Reduced fees agreed to by Delta Dental PPO providers mean the lowest out-of-pocket costs with protection from balance-billing. 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.
- **NETWORK:** Delta Dental is the nation's largest provider of dental insurance, covering more than 85 million Americans, and offering the largest dental network with more than 2,600 participating providers across Colorado and 113,000 nationwide. Network providers file claims directly with Delta Dental on your behalf and accept Delta Dental's reimbursement in full.

*If your plan covers orthodontia, please note that if you are in the middle of orthodontic treatment and your provider is not in the Delta Dental PPO network, your treatment will not be covered under the EPO coinsurance plan.

LOOKING FOR A PPO PROVIDER?



Visit our website at deltadentalco.com and use our **Find a Dentist** search tool. Make sure to limit your search to PPO providers.



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Contact customer service via email at member_experience@ddpco.com or toll-free at **1-800-610-0201**.