



Maximum Allowable Charge (MAC), A Feature of Delta Dental PPOSM

The Delta Dental MAC plan, a feature of Delta Dental PPO, can help you save on out-of-pocket costs. You can see any provider, but claims are paid according to the PPO fee schedule (maximum allowable charge), meaning you will pay more when you select a non-PPO provider. **When you see a PPO provider, you are ensured the lowest out-of-pocket costs.**

MEMBERS WHO SEE A PPO PROVIDER RECEIVE THE FOLLOWING BENEFITS:

- **Lower Costs:** Reduced fees agreed to by Delta Dental PPO providers mean the lowest out-of-pocket costs.
- **Choice:** Access to more than 2,200 PPO providers in Colorado and 95,000 nationwide.
- **Easy to Use:** No claim forms to complete.
- **Protection:** No balance-billing.

MEMBERS WHO CHOOSE TO SEE A NON-PPO DENTIST:

- Receive benefits based on the PPO fee schedule.
- Have access to any licensed provider but risk paying higher out-of-pocket costs.
- Still save money when they select a Delta Dental Premier[®] provider but will pay any difference between charged fee and PPO fee.
- Will have the highest out-of-pocket expenses when they choose to receive treatment from non-participating providers.

DELTA DENTAL PPO PROVIDERS ARE ALWAYS YOUR BEST VALUE.

To find a participating provider or to see if your current provider is in the PPO network, visit our website at deltadentalco.com and click on the **Find a Dentist** search tool. Or use our free mobile app for iPhone and Android.

Looking for a dentist? Concerned about costs? PPO providers offer you the greatest savings.			
Service: Porcelain Crown (Benefit illustration only. Example assumes deductible has been met.)			
	Greatest Savings ←		→ Least Savings
	Protected from balance-billing	Not protected from balance-billing	
Network	Delta Dental PPO Provider	Delta Dental Premier Provider	Out-of-Network Provider
Procedure Cost	\$1,000	\$1,000	\$1,000
Maximum Provider Can Charge Patient	\$710	\$950	Unlimited
PPO Fee	\$710	\$710	\$710
Benefit Percentage	50%	50%	50%
Delta Dental Pays	\$355	\$355	\$355
You Pay	\$355	\$595	\$645+

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