

Delta Dental PPOSM

You are enrolled in a Delta Dental PPO plan. You and your family members may visit any licensed dentist, but will enjoy the greatest out-of-pocket savings if you see a Delta Dental PPO dentist. Participating dentists file claims directly with Delta Dental and accept Delta Dental's reimbursement in full. You are responsible only for your deductible and coinsurance (as determined by your plan), as well as any charges for non-covered services up to Delta Dental's approved amount. If you choose to see a non-participating dentist, you will incur additional out-of-pocket expenses and you will be billed the total amount the dentist charges (called balance-billing). When you see a PPO or Premier dentist, you are protected from balance-billing.

Advantages of the Delta Dental PPO plan

- Savings**—Delta Dental PPO dentists offer subscribers the greatest savings. And, you will still save money if you need a service that is not covered. Non-covered services will be billed at a discounted rate if you go to a PPO dentist.
- Choice**—If you choose to visit a Premier dentist you will still see savings, because Premier dentists also accept discounted fees (however, discounts are greatest when you see a PPO dentist).
- Network**—The PPO network provides you with nearly 78,000 Delta Dental PPO providers nationwide.

Looking for a dentist? Concerned about costs? PPO dentists offer you the greatest savings.			
Service: Porcelain Crown (Benefit Illustration Only)			
	Greatest Patient Savings		Least Patient Savings
	Protected from balance-billing		Not protected from balance-billing
Network	Delta Dental PPO Dentist	Delta Dental Premier [®] Dentist	Non-participating Dentist
Fee Charged by Dentist	\$1,000	\$1,000	\$1,000
Maximum Plan Allowance <small>(MPA is the maximum a dentist can charge. MPA varies by network)</small>	\$710	\$950	\$660
Benefit Percentage	50%	50%	50%
Delta Dental Pays	\$355	\$475	\$330
Patient Pays	\$355	\$475	\$670

Example assumes deductible has been met.

To find a participating dentist, or to see if your current dentist is in the PPO network, visit our website at www.deltadentalco.com and use the dentist search feature. You may also call our Customer Relations department, Monday—Friday 8:00 a.m. to 6:00 p.m. MST at 1-800-610-0201 (toll-free).

