









# Stay in Network and Save

As a Delta Dental PPO™ (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.

<b>Delta Dental PPO dentists</b>	<ul style="list-style-type: none"> <li>No balance billing on covered services</li> <li>Most significant network discounts with more than 368,000 office locations nationwide*</li> <li>Dentists file claims for member</li> <li>Payment sent to the dentist</li> </ul>
<b>Delta Dental Premier® dentists</b>	<ul style="list-style-type: none"> <li>Provider charges cannot exceed the maximum allowed fee for Delta Dental Premier dentists</li> <li>Significant network discounts with the most office locations nationwide—434,000*</li> <li>Dentists file claims for member</li> <li>Payment sent to the dentist</li> </ul>
<b>Out-of-network dentists</b>	<ul style="list-style-type: none"> <li>Balance billing</li> <li>No network discounts</li> <li>Members may need to file own claims</li> <li>Payment sent to the member</li> </ul>

**How it works:** As shown below, your lowest out-of-pocket costs result from going to a Delta Dental PPO dentist. Lower costs help your maximum last longer.

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
<b>Delta Dental PPO</b>	\$950	\$675	50%	\$337.50	\$0	\$337.50	\$275 
<b>Delta Dental Premier</b>	\$950	\$898	50%	\$449	\$0	\$449	\$52
<b>Out-of-network</b>	\$950	\$744	50%	\$372	\$206	\$578	\$0

Delta Dental PPO dentists	Delta Dental Premier dentists	Out-of-network dentists
Delta Dental PPO dentists have <b>agreed to charge \$675 for the \$950 service, a savings of \$275</b> . Your <b>Delta Dental plan covers 50 percent</b> of the cost. Assuming you've already met your deductible for the year, <b>Delta Dental will pay \$337.50 and you'll pay 337.50</b> .	Delta Dental Premier dentists have <b>agreed to charge \$898—a savings of \$52</b> 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, <b>Delta Dental will cover 50 percent</b> of that \$898, <b>paying \$449</b> . 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 <b>have not agreed to charge lower fees and can bill the full \$950</b> . For payment to nonparticipating dentists, Delta Dental establishes a nonparticipating dentist fee, which is the maximum fee allowed for the procedure, meaning <b>Delta Dental pays \$372</b> . The dentist can bill you the difference between Delta Dental's payment and what they charge. This leaves <b>you with a bill of \$578, which includes the \$206 the out-of-network dentist can "balance bill."</b>

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, March 2021.

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.