

Delta Dental PPOSM plus Premier

With the Delta Dental PPO plus Premier plan, you and your family members may visit any licensed dentist. **You will receive the greatest out-of-pocket savings if you see a Delta Dental PPO provider.** PPO and Premier providers 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. If you choose to see an out-of-network provider, you will incur additional out-of-pocket expenses, and you will be billed the total amount the provider charges beyond what Delta Dental pays (called balance-billing). When you see a Delta Dental PPO or Premier[®] provider, you are protected from balance-billing for covered services.

Advantages of the Delta Dental PPO plus Premier plan:

- ▶ **SAVINGS:** Delta Dental PPO providers offer our members the greatest savings.
- ▶ **CHOICE:** If you choose to visit a Premier provider, you will 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's dual network has nearly 102,000 PPO providers and an additional 50,000 Premier providers, for a total of 152,000 participating providers nationwide.

To find a participating provider or to see if your current provider is in the 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. You may even be able to schedule an appointment online or on the app if your provider has Brighter Schedule.

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.

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 (for covered services)		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	\$700	\$850	\$1,000+*
Benefit Percentage	50%	50%	50%**
Delta Dental Pays	\$350	\$425	\$500
You Pay	\$350	\$425	\$500+

* Please note that an out-of-network provider is not bound by Delta Dental's in-network contractual obligations and may bill patients for the remaining balance, called balance-billing. The practice of balance-billing refers to a provider's ability to bill patients for outstanding balances after the insurance company pays the required portion of the bill (coinsurance percentage).

** Check your specific plan to see what the coinsurance rate is as they differ from plan to plan.