









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.

| | |
|---------------------------------------|--|
| Delta Dental PPO dentists | <ul style="list-style-type: none"> No balance billing on covered services Most significant network discounts with more than 381,800 office locations nationwide* Dentists file claims for member Payment sent to the dentist |
| Delta Dental Premier® dentists | <ul style="list-style-type: none"> Provider charges cannot exceed the maximum allowed fee for Delta Dental Premier dentists Significant network discounts with the most office locations nationwide—448,400* Dentists file claims for member Payment sent to the dentist |
| Out-of-network dentists | <ul style="list-style-type: none"> Balance billing No network discounts Members may need to file own claims Payment sent to the member |

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

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

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, December 2020.

Find Delta Dental participating dentists near you by using the search feature on our website at www.deltadentaloh.com/findadentist, or by calling Delta Dental toll-free at 800-524-0149.