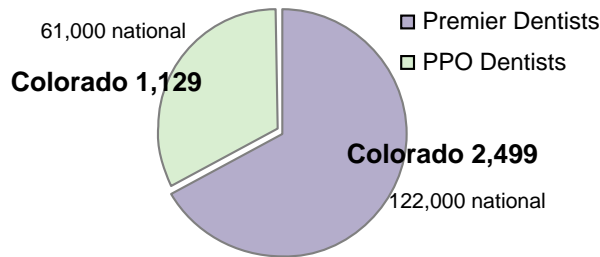


# Maximizing your Benefits with your Delta Dental PPO plan

The Delta Dental PPO plan emphasizes choice and helps you save on your dental care costs when seeing a Delta Dental PPO dentist. Participating PPO dentists have agreed to accept a reduced fee for services; however you have the freedom to see any licensed dentist you choose. Benefits are provided whether you choose a Delta Dental PPO dentist or a non-PPO (Delta Dental Premier® or non-participating) dentist.

## Delta Dental PPO Plus Premier

As a nationwide dental benefits company, Delta Dental offers a wide variety of PPO dental plans to meet the needs of our customers. Traditional PPO plans offer coverage both in and out-of-network, yet they do not limit the member's financial responsibility out-of-network. Delta Dental is unique with its dual network advantage. Members can access care through either the Delta Dental PPO or Delta Dental Premier® networks and still receive the benefits of discounted fees.



### Some advantages of the dual network:

- You will save money even when you see a Premier dentist, since they also accept discounted fees
- No Balance Billing by PPO or Premier Dentists – which means less out-of-pocket costs for you
- 95% of our members receive dental services from either a Delta Dental PPO or a Delta Dental Premier® dentist
- Out-of-network risk is 60% with competitors' PPO plans, and ours is only 5%

## Selecting Your Dentist

As a member in a Delta Dental PPO Plan, you always have the choice of seeing any licensed dentist. However, you will experience the greatest savings if you see a Delta Dental PPO dentist (see graph below). Other benefits of selecting a Delta Dental PPO or Delta Dental Premier® dentist include:

- Nationwide network of dentists – you have access to over 61,000 Delta Dental PPO dentists and 122,000 Delta Dental Premier® dentists throughout the country
- Non-covered services are billed to you at Delta Dental's discounted rate – you still save money even if the benefit is not covered under your plan

To find out if your dentist is a Delta Dental PPO or Delta Dental Premier® dentist simply log onto our website at [www.deltadentalco.com](http://www.deltadentalco.com) or call our Customer Relations Department at (303) 741-9305 or toll-free at (800) 610-0201. If you do not have a dentist or would like help selecting a new dentist, you can contact our Customer Relations Department to find a Delta Dental dentist in your area.

BENEFIT ILLUSTRATION ONLY Service: Porcelain Crown	PPO DENTIST <sup>1</sup>	NON-PPO DENTIST <sup>2</sup>	
	Delta Dental PPO Dentist	Delta Dental Premier® Dentist	Non-Participating Dentist
Charged Fee	\$1,000	\$1,000	\$1,000
Not Chargeable	\$290.00	\$50.00	NA
Maximum Allowable*	\$710	\$950	NA
Deductible	\$50.00	\$50.00	\$50.00
Benefit Percentage	50%	50%	50%
Delta Dental Pays	\$330.00	\$450.00	\$300.00
<b>Patient Pays</b>	<b>\$380.00</b>	<b>\$500.00</b>	<b>\$700.00</b>

\*Allowable fee for a PPO dentist is the PPO Fee Schedule which the dentist has agreed to accept. Allowable fee for a Delta Dental Premier® Dentist is the Maximum Plan Allowance. Allowable fee for a Non-Participating dentist is the Non-Participating Maximum Plan Allowance.

1. PPO dentists are considered in-network providers. The PPO percentage of benefits is based on the PPO Fee Schedule.

2. The Non-Participating percentage of benefits is limited to the Maximum Plan Allowance. You may have additional out-of-pocket costs by using a Non-Participating dentist.



**CHOOSING A DENTIST**

You may select the Dentist of your choice. However, you will receive the highest level of benefits available by choosing a Delta Dental PPO Dentist. If you choose a:

<b>Delta Dental PPO Dentist</b>	<b>Delta Dental Premier Dentist who is not a Delta Dental PPO Dentist</b>	<b>Non-Participating Dentist</b>
<ul style="list-style-type: none"> <li>- Payment will be made directly to the dentist for covered benefits.</li> <li>- Delta Dental's payment will be based on the Delta Dental PPO allowance for covered benefits.</li> <li>- The dentists will accept Delta Dental's payment, plus any required coinsurance and deductible (if applicable) as payment in full for covered benefits.</li> </ul>	<ul style="list-style-type: none"> <li>- Payment will be made directly to the dentist for covered benefits.</li> <li>- Delta Dental's payment will be based on the Delta Dental Premier Allowance for covered benefits.</li> <li>- The dentists will accept Delta Dental's Premier Allowance, plus plus any required coinsurance and deductible (if applicable) as payment in full for covered benefits.</li> <li>- The amount you would owe a Delta Dental Premier dentist who is not a PPO dentist will be higher than the amount you would owe a PPO dentist for the same covered benefits.</li> </ul>	<ul style="list-style-type: none"> <li>- Payment will be made directly to you.</li> <li>- Delta Dental's payment will be based on the Non-Participating Dentist Allowances for covered benefits.</li> <li>- You will be responsible for any required coinsurance and deductible (if applicable) as well as the difference between the Non-Participating Dentist's charge and Delta Dental's payment for covered benefits.</li> <li>- The amount you would owe a Non-Participating Dentist will be higher than the amount you would owe a Delta Dental PPO or Premier Dentist for the same covered benefits.</li> </ul>

**CLAIM EXAMPLE**

The following is a claim example for illustrative purposes only, as the actual dollar amounts may vary. This example assumes the employees' annual deductible has been met.

<b>NETWORK</b>	<b>Delta Dental PPO Network Dentist</b>	<b>Delta Dental Premier Network Dentist</b>	<b>Non-Participating Dentist</b>
Dentist's Charge for <b>Filling</b>	\$90	\$90	\$110
Delta Dental's Plan Allowance	\$70	\$80	\$65
Coinsurance Percentage	80%	75%	75%
Delta Dental's Payment	\$56	\$60	\$49
<b>Patient Payment</b>	<b>\$14</b>	<b>\$20</b>	<b>\$61</b>

<b>NETWORK</b>	<b>Delta Dental PPO Network Dentist</b>	<b>Delta Dental Premier Network Dentist</b>	<b>Non-Participating Dentist</b>
Dentist's Charge for <b>Porcelain Crown</b>	\$1,000	\$1,000	\$1,000
Delta Dental's Plan Allowance	\$710	\$950	\$700
Coinsurance Percentage	60%	50%	50%
Delta Dental's Payment	\$426	\$475	\$350
<b>Patient Payment</b>	<b>\$284</b>	<b>\$475</b>	<b>\$650</b>

<b>NETWORK</b>	<b>Delta Dental PPO Network Dentist</b>	<b>Delta Dental Premier Network Dentist</b>	<b>Non-Participating Dentist</b>
Dentist's Charge for <b>Exam &amp; Cleaning</b>	\$150	\$150	\$150
Delta Dental's Plan Allowance	\$110	\$125	\$105
Coinsurance Percentage	100%	75%	75%
Delta Dental's Payment	\$110	\$94	\$79
<b>Patient Payment</b>	<b>\$0</b>	<b>\$31</b>	<b>\$71</b>