



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:

Delta Dental PPO Dentist	Delta Dental Premier Dentist who is not a Delta Dental PPO Dentist	Non-Participating Dentist
<ul style="list-style-type: none"> - Payment will be made directly to the dentist for covered benefits. - Delta Dental's payment will be based on the Delta Dental PPO allowance for covered benefits. - The dentists will accept Delta Dental's payment, plus any required coinsurance and deductible (if applicable) as payment in full for covered benefits. 	<ul style="list-style-type: none"> - Payment will be made directly to the dentist for covered benefits. - Delta Dental's payment will be based on the Delta Dental Premier Allowance for covered benefits. - 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. - 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. 	<ul style="list-style-type: none"> - Payment will be made directly to you. - Delta Dental's payment will be based on the Non-Participating Dentist Allowances for covered benefits. - 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. - 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.

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.

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

NETWORK	Delta Dental PPO Network Dentist	Delta Dental Premier Network Dentist	Non-Participating Dentist
Dentist's Charge for Porcelain Crown	\$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
Patient Payment	\$284	\$475	\$650

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