

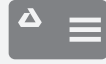






Choosing a Network Dentist

Discover the advantages of going to a dentist who belongs to a Delta Dental network.

With two dentist networks available, which one is right for you? The Delta Dental PPO network delivers the **greatest savings**, but fewer dentists belong. The Delta Dental Premier network is the **largest dentist network**, but the savings aren't as significant as with a Delta Dental PPO provider. This illustration shows how **both networks save you money**. Seeing either a Delta Dental PPO dentist or Delta Dental Premier dentist will ensure that **treatments are guaranteed, claims are directly paid, and no balance-billing can occur**.

Example Savings for a Common Procedure

	 Estimated Charge	 Maximum Allowed Fees	 Percentage Paid by Delta Dental	 Amount Delta Dental Pays	 Amount Dentist can Balance Bill	 Total Amount You Pay	 Your Total Cost Savings
PPO Network	\$1,200	\$825	80%	\$660	\$0	\$165	\$375
Premier Network	\$1,200	\$985	80%	\$788	\$0	\$197	\$215
Out-of-Network	\$1,200	\$925	80%	\$740	\$275	\$460	\$0

Delta Dental PPO network

Delta Dental PPO network dentists have agreed to charge \$825 for the \$1,200 service, a savings of \$375. Your Delta Dental plan covers 80 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$660 and you'll pay \$165.

Delta Dental Premier network

Delta Dental Premier network dentists have agreed to charge \$985 – a savings of \$215 compared to the fee the dentist charges non-network patients. Assuming you've met your deductible, Delta Dental will cover 80 percent of that \$985, paying \$788. You'll pay \$197. That's an extra \$32 tacked on to your share of the bill when compared to what you would have paid with a Delta Dental PPO dentist.

Out-of-network

Out-of-network dentists have not agreed to charge a lower fee and can bill the full \$1,200. Delta Dental has set a limit on the accepted amount at \$925, which means Delta Dental's share of the tab is \$740. The dentist can bill you the difference between the maximum allowed fee and what they charge. This leaves you with a bill of \$460, which includes the \$275 the out-of-network dentist can "balance bill."