

# Choosing a Dentist

As a Delta Dental subscriber, you may see any dentist you like. However, there are advantages to choosing a dentist who belongs to one of Delta Dental's two dentist networks.

Dentists in the Delta Dental PPO network offer significant fee reductions to Delta Dental patients. This minimizes your out-of-pocket costs.

You can also choose a dentist from the Delta Dental Premier network. More than 90 percent of Wisconsin dentists and more than three-fourths of dentists nationwide are members of the Delta Dental Premier network. It is by far the largest dentist network in Wisconsin and nationwide. Fee savings with Delta Dental Premier are not as great as with Delta Dental PPO, though Delta Dental Premier offers many advantages versus non-network dentists. The table below illustrates some of the advantages of Delta Dental network dentists.

You will receive an Explanation of Benefits statement describing what has been paid on your claim and the amount you owe your dentist.

	Delta Dental PPO	Delta Dental Premier	Non-Network
Claim Payments	Claim payments are sent directly to the dentist.	Claim payments are sent directly to the dentist.	Claim payments are sent to the patient. Because of this, the dentist may require you to pay the full cost of treatment <b>up-front</b> .
Agreed-to Fees	Dentist agrees to a reduced fee schedule, minimizing your out-of-pocket costs. If the dentist's normal charge is higher than the fee schedule, the dentist can't pass on the balance to you.	Dentist agrees to accept Delta Dental's Maximum Plan Allowance. If the dentist's normal charge is higher than the MPA, the dentist can't pass on the balance to you.	<b>No limits</b> on what dentist may charge. If the dentist's normal charge is higher than Delta Dental's Maximum Plan Allowance, the dentist <b>can</b> pass on the balance to you.
Treatment guarantees	Contract includes provisions to repair or replace dental restorations should they fail within 24 months.	Contract includes provisions to repair or replace dental restorations should they fail within 24 months.	No guarantees.

Savings Example	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non-network Dentist
Dentist's normal fee	\$720	\$720	\$720
Allowed amount	\$590	\$680	\$680
Dentist fee adjustment due to Delta Dental agreement	\$130	\$40	\$0
50% benefit paid by plan	\$295	\$340	\$340
Out-of-pocket cost for patient	\$295	\$340	\$380

The most accurate and up-to-date information on Delta Dental PPO and Delta Dental Premier dentists is available on our website at [www.deltadentalwi.com](http://www.deltadentalwi.com), or by calling Delta Dental toll free at 800-236-3712.