

Save money and stay in network with Delta Dental

With your Delta Dental PPOSM (Point-of-Service) plan, you may save more money and receive higher levels of coverage when visiting a Delta Dental PPO dentist. Our PPO dentists have agreed to accept lower fees as full payment for covered services. However, if you go to a dentist who doesn't participate in Delta Dental PPO, you can still save money if your dentist participates in Delta Dental Premier[®]. Like our PPO dentists, Delta Dental Premier dentists agree to accept Delta Dental's fee determination as full payment for covered services.

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|-----------------------|--|
| DELTA DENTAL NETWORKS | Delta Dental PPO <ul style="list-style-type: none"> No balance billing on covered services Most significant network discounts with more than 168,000 office locations nationwide¹ Dentists file claims for enrollee |
| | Delta Dental Premier <ul style="list-style-type: none"> No balance billing on covered services Significant network discounts with the most office locations nationwide—251,000¹ Dentists file claims for enrollee |
| OUT-OF-NETWORK | Out-of-network dentist <ul style="list-style-type: none"> May be balance billed No network discounts May need to file own claims |

¹ National network statistics: Delta Dental Plans Association, May 2012

Examples of how it works:

As shown below, your lowest out-of-pocket costs result from going to either a Delta Dental PPO or Delta Dental Premier dentist.*

| | | DELTA DENTAL PPO DENTIST | DELTA DENTAL PREMIER DENTIST | OUT-OF-NETWORK DENTIST |
|----------------|---------------------------|--------------------------|------------------------------|------------------------|
| ADULT CLEANING | Submitted fee: | \$80.00 | \$80.00 | \$80.00 |
| | Maximum allowed fee: | \$54.00 | \$77.00 | \$63.00 |
| | Coverage level: | 100% | 100% | 100% |
| | Amount Delta Dental pays: | \$54.00 | \$77.00 | \$63.00 |
| | AMOUNT YOU PAY: | \$0.00 | \$0.00 | \$17.00 |
| CROWN | Submitted fee: | \$950.00 | \$950.00 | \$950.00 |
| | Maximum allowed fee: | \$675.00 | \$898.00 | \$744.00 |
| | Coverage level: | 50% | 50% | 50% |
| | Amount Delta Dental pays: | \$337.50 | \$449.00 | \$372.00 |
| | AMOUNT YOU PAY: | \$337.50 | \$449.00 | \$578.00 |

*Payment examples above are illustrative only. Fees and reimbursements can vary by location and dentist. They do however represent how payment is determined.