

# Save money and stay in network with Delta Dental

With your Delta Dental PPO<sup>SM</sup> (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<sup>®</sup>. Like our PPO dentists, Delta Dental Premier dentists agree to accept Delta Dental's fee determination as full payment for covered services.

|                       |                               |  |
|-----------------------|-------------------------------|--|
| DELTA DENTAL NETWORKS | <b>Delta Dental PPO</b>       | <ul style="list-style-type: none"> <li>■ No balance billing on covered services</li> <li>■ Most significant network discounts with more than 168,000 office locations nationwide<sup>1</sup></li> <li>■ Dentists file claims for enrollee</li> </ul> |
|                       | <b>Delta Dental Premier</b>   | <ul style="list-style-type: none"> <li>■ No balance billing on covered services</li> <li>■ Significant network discounts with the most office locations nationwide—251,000<sup>1</sup></li> <li>■ Dentists file claims for enrollee</li> </ul>       |
| OUT-OF-NETWORK        | <b>Out-of-network dentist</b> | <ul style="list-style-type: none"> <li>■ May be balance billed</li> <li>■ No network discounts</li> <li>■ May need to file own claims</li> </ul>   |

<sup>1</sup> 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.