









# Stay in network and save

As a Delta Dental PPO (Point-of-Service) member, you may see any dentist you like. However, you will likely save the most money and receive the highest level of coverage when you visit a Delta Dental PPO dentist.

<b>Delta Dental PPO dentists</b>	<ul style="list-style-type: none"> <li>No balance billing on covered services</li> <li>Most significant network discounts with more than 404,600 office locations nationwide*</li> <li>Dentists file claims for member</li> </ul>
<b>Delta Dental Premier® dentists</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—469,000*</li> <li>Dentists file claims for member</li> </ul>
<b>Out-of-network dentists</b>	<ul style="list-style-type: none"> <li>In addition to your coinsurance/copayments, deductibles and amounts owed, you may be subject to balance billing</li> <li>No network discounts</li> <li>May need to file own claims</li> </ul>

## How it works:

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

Example savings for a crown by network	 Submitted charge	 Maximum allowed fee	 Percentage paid by Delta Dental	 Amount Delta Dental pays	 Amount dentist can balance bill	 Total amount you pay	 Total network savings
<b>Delta Dental PPO</b>	\$1,100	\$754	50%	\$377	\$0	\$377	<b>\$346</b> 
<b>Delta Dental Premier</b>	\$1,100	\$988	50%	\$494	\$0	\$494	\$112
<b>Out-of-network</b>	\$1,100	\$798	50%	\$399	\$302	\$701	\$0

Delta Dental PPO dentists	Delta Dental Premier dentists	Out-of-network dentists
Delta Dental PPO dentists have <b>agreed to charge \$754 for the \$1,100 service, a savings of \$346.</b> Your <b>Delta Dental plan covers 50 percent</b> of the cost. Assuming you've already met your deductible for the year, <b>Delta Dental will pay \$377 and you'll pay \$377.</b>	Delta Dental Premier dentists have <b>agreed to charge \$988—a savings of \$112</b> compared to the fee the dentist usually charges. Delta Dental's payment is based on the maximum allowed fee amount of \$988. Assuming you've met your deductible, <b>Delta Dental will cover 50 percent</b> of that \$988, <b>paying \$494.</b> With a Delta Dental PPO (Point-of-Service) plan, the dentist cannot bill you the difference between Delta Dental's payment and the Delta Dental Premier maximum allowed fee.	Out-of-network dentists <b>have not agreed to charge lower fees and can bill the full \$1,100.</b> For payment to nonparticipating dentists, Delta Dental establishes a nonparticipating dentist fee, which is the maximum fee allowed for the procedure, meaning <b>Delta Dental pays \$399.</b> In addition to your coinsurance/copayments, deductibles and amounts owed due to contract maximums, the dentist can bill you the difference between Delta Dental's payment and what they charge. This leaves <b>you with a bill of \$701, which includes the \$302 the out-of-network dentist can "balance bill."</b>

NOTE: Payment examples above are illustrative only. Fees and reimbursements can vary by location and dentist. They do however represent how payment is determined. \*Delta Dental Plans Association, September 2024.

**Find Delta Dental participating dentists near you by using the search feature on our website or by calling Delta Dental toll-free at 800-524-0149.**