



# Going PPO Saves You Money

When it comes to pearly whites, everyone wants to save a little green. With the Delta Dental PPO<sup>SM</sup> network, you'll get the coverage you need at a lower out-of-pocket cost. Here's why.

When dentists join Delta Dental's PPO network, they agree to accept Delta Dental's established PPO fees for services as payment in full. On average, **patients save 30 percent** on the fee a Delta Dental PPO dentist would typically submit for a claim. Delta Dental PPO network dentists have also agreed **not to "balance bill" patients**. That means they can't bill you for the difference between what they usually charge and the Delta Dental established PPO fee. Delta Dental Premier<sup>®</sup> is a safety net for our Delta Dental PPO network. You will pay more out-of-pocket with a Delta Dental Premier dentist compared to a Delta Dental PPO dentist. However, you may save more money with a Delta Dental Premier dentist compared to a non-network dentist. Delta Dental Premier dentists agree to our maximum plan allowances as payment in full, which may be lower than what a dentist would typically charge.

## 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
<b>PPO Network</b>	\$1,200	\$750	50%	\$375	\$0	\$375	\$450
<b>Premier Network</b>	\$1,200	\$975	50%	\$487.50	\$0	\$487.50	\$225
<b>Out-of-Network</b>	\$1,200	\$975*	50%	\$487.50	\$225	\$712.50**	\$0

Delta Dental PPO network	Delta Dental Premier <sup>®</sup> network	Out-of-network
Delta Dental PPO network dentists have agreed to accept \$750 as payment in full for the \$1,200 service, a savings of \$450 compared to using a non-network dentist. In this example, the Delta Dental plan covers 50 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$375 and you'll pay \$375.	Delta Dental Premier network dentists have agreed to accept \$975 as payment in full – a savings of \$225 compared to using a non-network dentist. In this example, your Delta Dental plan covers 50 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$487.50 and you'll pay \$487.50. That's an extra \$112.50 tacked on to your share of the bill when compared to what you would have paid with a PPO dentist.	Out-of-network dentists have not agreed to accept a lower fee as payment in full and can bill the full \$1,200. In this example, non-network dentists are paid off the Delta Dental Premier maximum plan allowance, so the maximum allowed fee is limited to \$975*. The dentist can bill you the difference between the maximum allowed fee and what they typically charge.** The Delta Dental plan would cover 50 percent of the \$975, paying \$487.50. You would be left with the other half of \$487.50 plus the \$225 difference between the dentist's usual fee and Delta Dental's maximum allowed fees. You would pay a total of \$712.50.

As you can see, it pays to use a Delta Dental PPO dentist. [Visit delatadentalil.com/smartmouth today to find participating dentists in your area.](http://deltadentalil.com/smartmouth)

*This information is for illustrative purposes only and assumes the deductible has been met and the annual maximum has not been reached. There are some limitations on the expenses for which your dental plan pays. If you have specific questions regarding benefit coverage, limitations, exclusions or non-covered services, please refer to your certificate of coverage/dental benefit booklet or contact Delta Dental of Illinois. For specific fees and costs for a certain procedure, you can request a pre-estimate from your dentist.*

With so many dentists to choose from, it's normal (and smart!) to have questions about picking one that best fits your needs. Does he or she have a good reputation? Are the prices fair? Is it a hassle to deal with claims? Dentists who agree to participate in the Delta Dental PPO<sup>SM</sup> network have the advantage when it comes to all of those questions, and more! Here's why.



## A PPO dentist helps you save.

When dentists agree to become part of Delta Dental's PPO network, they agree to accept established fees for services. **These fees are less than what the dentist would normally charge, so you know you'll be saving money before you even sit down in the dentist's chair.** Network dentists have also agreed not to "balance bill" you for the difference between the agreed-upon fee and their usual fee.



## PPO dentists are credentialed.

In addition to securing lower fees at network dentist offices, Delta Dental strives to ensure quality care and service for our members. That's why **each dentist in our network goes through a stringent credentialing process** to make sure he or she meets or exceeds our high standards.



## The dentist deals with claim payments.

When you use a PPO network dentist, **claim payments are sent directly to that dentist.** If you visit a dentist who isn't in Delta Dental's network, claim payments may be sent directly to you - meaning that out-of-network dentists may require you to pay the full cost of your care right at the office.



## Our PPO network is one of the largest in the nation.

With more than 108,000 dentists participating in nearly 262,000 locations nationwide, the **Delta Dental PPO network is one of largest in the U.S.**<sup>1</sup> This not only gives you a good selection of qualified dentists to choose from; there's a good chance your current dentist already participates in Delta Dental's PPO network.



Most dentists accept Delta Dental, so be sure to mention the Delta Dental PPO network by name or show your ID card to find out if your dentist participates. **You can also visit [deltadentalil.com/smartmouth](https://deltadentalil.com/smartmouth) to search for participating dentists or learn more about the Delta Dental PPO network.**

Note: Delta Dental PPO savings apply to members covered by a PPO plan. Check your benefits certificate or talk with your benefits administrator to see if your plan is part of the Delta Dental PPO network.

<sup>1</sup>Delta Dental participating network count, March 2018