

Delta Dental PPO plus Premier

Delta Dental is the only carrier that offers a managed fee-for-service network that provides valuable protection for enrollees who choose not to go to or don't have access to a PPO network dentist. The following example outlines a crown procedure to show how much an enrollee can save in out-of-pocket costs when he/she chooses a Delta Dental PPO or Delta Dental Premier network dentist as compared to a non-network dentist. Please note, these examples are for illustrative purposes only and assume the enrollee's annual deductible has been met.

Enrollee Savings with a Delta Dental PPO Dentist

Here's an example of how enrollees can save with a Delta Dental PPO network dentist. Examples are based on actual fees for a Chicago area 3-digit ZIP code.

	CROWN
Dentist's billed fee:	\$1,074
PPO allowed fee:	\$605
Delta Dental pays 50%:	\$302.50
Enrollee copayment:	\$302.50

The Delta Dental PPO network dentist cannot bill the difference between his or her billed fee and Delta Dental's allowed fee to the enrollee, saving the enrollee \$469.

Enrollee Savings with a Delta Dental Premier Dentist

Here's an example of how enrollees can save with a Delta Dental Premier network dentist. Examples are based on actual fees for a Chicago area 3-digit ZIP code.

	CROWN
Dentist's billed fee:	\$1,074
Delta Dental's MPA (maximum plan allowance):	\$901
Delta Dental pays 50%:	\$450.50
Enrollee copayment:	\$450.50

The Delta Dental Premier network dentist cannot bill the difference between his or her billed fee and Delta Dental's allowed fee to the enrollee, saving the enrollee \$173.

Enrollee Out-of-Pocket Costs with a Non-Network Dentist

Here's an example of what enrollees will pay with a non-network dentist. Examples are based on actual fees for a Chicago area 3-digit ZIP code.

	CROWN
Dentist's billed fee:	\$1,074
Delta Dental's MPA:	\$901
Delta Dental pays 50%:	\$450.50
Enrollee copayment:	\$623.50

A non-network dentist CAN balance bill the enrollee the difference between the dentist's billed fee and the MPA, costing the enrollee an additional \$173 compared to a Delta Dental Premier dentist and \$321 compared to a Delta Dental PPO dentist.