

## **Delta Dental Premier and Delta Dental PPO Smile Wider Networks: An Exclusive Delta Dental Combination**

Delta Dental's two fee-for-service based networks— Delta Dental PPO and Delta Dental Premier managed fee-for-service — work in conjunction with each other. When an employer selects Delta Dental PPO, Delta Dental Premier goes with it. Enrollees have access to **both networks** at the time of treatment. **Delta Dental is the only carrier that offers a managed fee-for-service network that provides valuable “safety net” coverage for enrollees who don't receive care from PPO network dentists.**

Enrollees are free to go to any licensed general or specialty dentist, regardless of whether the dentist participates in one of our networks. However, they're likely to save money by going to a Delta Dental PPO or Premier network dentist.

Here's how:

If enrollees go to a PPO network dentist, their out-of-pocket expenses are likely to be lower because these dentists agree to accept pre-established, reduced fees as payment-in-full. PPO network dentists cannot “balance bill” enrollees (charge the difference between their billed fee and the PPO allowed fee). There are 88,000 PPO network dentist locations nationwide.

If an enrollee goes to a Delta Dental Premier network dentist, he or she may also enjoy savings. These dentists have agreed to accept our Maximum Plan Allowances (MPAs) as payment-in-full. If Delta Dental's fee is lower than what the dentist's charges, he or she cannot bill the difference to the enrollee. Nearly 75 percent of all dentists nationwide participate in Premier. Delta Dental Premier provides valuable “safety net” coverage to enrollees who don't receive care from PPO network dentists.

Enrollees don't have to hassle with paperwork either since PPO and Delta Dental Premier network dentists agree to fill out and file claims forms for Delta Dental patients as a no-cost service.

If enrollees go to a non-network dentist, they'll still be covered, but may have to pay more because these dentists have not agreed to reduced fees or no “balance billing,” which means they'll be responsible for any difference between what we pay and what the dentist charges. They may also have to file their own claim. **Because non-network dentists don't have agreements with Delta Dental, the amount they pay is based off of the dentist's billed fee.**

Enrollees can find a network dentist by calling our Customer Service department toll-free, accessing our automated phone system, available 24 hours a day, seven days a week, or using the dentist directory on our website at [www.deltadentalil.com](http://www.deltadentalil.com) by clicking Dentist Search in the Subscriber section.

**Delta Dental PPO and Delta Dental Premier  
Examples of Network Savings**

**Enrollee Savings with a Delta Dental PPO Dentist**

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

	<b>CLEANING</b>	<b>CROWN</b>
Dentist's billed fee:	\$90	\$1020
PPO allowed fee:	\$44	\$570
Delta Dental pays 100% of allowed fee for cleaning & 50% of allowed fee for crown:	\$44	\$285
Enrollee copayment:	\$0	\$285

**The 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 \$46 for a cleaning and \$450 for a crown.**

**Enrollee Savings with a Delta Dental Premier Dentist**

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

	<b>CLEANING</b>	<b>CROWN</b>
Dentist's billed fee:	\$90	\$1020
Delta Dental Premier MPA (maximum plan allowance):	\$71	\$874
Delta Dental pays 100% of MPA for cleaning & 50% of MPA for crown:	\$71	\$437
Enrollee copayment:	\$0	\$437

**The 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 \$19 for a cleaning and \$146 for a crown.**

**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.

	<b>CLEANING</b>	<b>CROWN</b>
Dentist's billed fee:	\$90	\$1020
Delta Dental's MPA:	\$71	\$874
Delta Dental pays 100% of MPA for cleaning & 50% of MPA for crown:	\$71	\$437
Enrollee copayment:	\$19	\$583

**A non-network dentist CAN balance bill the enrollee for the difference between the dentist's billed fee and the MPA, costing the enrollee \$19 for a cleaning and \$146 for a crown.**