

Visiting a Delta Dental PPO<sup>SM</sup> network dentist is a smart choice. Here's why.

Delta Dental PPO network dentists agree to accept Delta Dental's established fees as payment in full, which means they can't bill you for the difference between what they would usually charge and the Delta Dental PPO established fee. On average, the Delta Dental PPO established fees are 30 percent less than a dentist's usual fee.

Your dental plan reimburses all procedures based on the Delta Dental PPO fee. Because of this, Delta Dental Premier<sup>®</sup> and non-network dentists can bill you for charges above the allowed Delta Dental PPO fee.

## Example Savings for a Common Procedure\*

	Delta Dental PPO		Delta Dental Premier		Out-of-Network	
	The Delta Dental PPO network dentist cannot bill the difference between his/her billed fee and Delta Dental's allowed fee to the enrollee, saving the enrollee \$23 in Procedure 1 and \$350 in Procedure 2 (the difference between the dentist's billed fee and the Delta Dental PPO allowed fee).		The Delta Dental Premier network dentist cannot bill the difference between his/her billed fee and Delta Dental's maximum allowed fee (MPA) to the enrollee, but the dentist can bill the enrollee the difference between the MPA and the PPO allowed fee.		A non-network dentist CAN balance bill the enrollee the difference between the dentist's billed fee and the PPO allowed fee.	
Billed Fee	Procedure 1	Procedure 2	Procedure 1	Procedure 2	Procedure 1	Procedure 2
	\$80	\$1,200	\$80	\$1,200	\$80	\$1,200
<b>Delta Dental PPO Allowed Fee</b> <i>(all procedures are reimbursed based on this fee)</i>	\$57	\$850	\$57	\$850	\$57	\$850
<b>Delta Dental Premier Maximum Allowed Fee</b>	N/A	N/A	\$70	\$995	N/A	N/A
<b>Percentage Paid by Delta Dental of Illinois</b>	100%	50%	100%	50%	100%	50%
<b>Amount Delta Dental of Illinois Pays</b>	\$57	\$425	\$57	\$425	\$57	\$425
<b>Amount Dentist can Balance Bill</b>	\$0	\$0	\$13	\$145	\$23	\$350
<b>You Pay</b>	\$0	\$425	\$13	\$570	\$23	\$775
<b>Your Total Cost Savings</b>	\$23	\$350	\$10	\$205	\$0	\$0

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

You can also download our free Delta Dental mobile app, available for Apple and Android devices, to find dentists, schedule an appointment and gauge the cost of common dental treatments using the Dental Care Cost Estimator tool.

\*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. The savings example is not applicable for the Individual Kids Preferred plan. This plan uses an Exclusive Provider Feature where benefits are paid only when a member sees a Delta Dental PPO dentist. There are no benefits when a member sees a dentist outside of the Delta Dental PPO network.