









# Stay in Network and Save

As a Delta Dental PPO™ (Standard) 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 368,000 office locations nationwide*</li> <li>Dentists file claims for member</li> <li>Payment sent to the dentist</li> </ul>
<b>Delta Dental Premier® dentists</b>	<ul style="list-style-type: none"> <li>Provider charges cannot exceed the maximum allowed fee for Delta Dental Premier dentists</li> <li>Significant network discounts with the most office locations nationwide—434,000*</li> <li>Dentists file claims for member</li> <li>Payment sent to the dentist</li> </ul>
<b>Out-of-network dentists</b>	<ul style="list-style-type: none"> <li>Balance billing</li> <li>No network discounts</li> <li>Members may need to file own claims</li> <li>Payment sent to the member</li> </ul>

**How it works:** As shown below, your lowest out-of-pocket costs result from going to a Delta Dental PPO dentist. Lower costs help your maximum last longer

Example savings for a crown by network	 Submitted charge	 Maximum allowed fee	 Delta Dental PPO fee schedule	 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>	\$950	\$675	\$675	50%	\$337.50	\$0	\$337.50	\$275 ✓
<b>Delta Dental Premier</b>	\$950	\$898	\$675	50%	\$337.50	\$223	\$560.50	\$52
<b>Out-of-network</b>	\$950	\$744	\$675	50%	\$337.50	\$275	\$612.50	\$0

Delta Dental PPO dentists	Delta Dental Premier dentists	Out-of-network dentists
Delta Dental PPO dentists have <b>agreed to charge \$675 for the \$950 service, a savings of \$275</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 \$337.50 and you'll pay \$337.50</b> .	Delta Dental Premier dentists have <b>agreed to charge \$898—a savings of \$52</b> compared to the fee the dentist usually charges. Delta Dental's payment is based on the Delta Dental PPO fee schedule amount of \$675. Assuming you've met your deductible, <b>Delta Dental will cover 50 percent</b> of that \$675, <b>paying \$337.50</b> . With a Delta Dental PPO (Standard) plan, the dentist can bill you the difference between Delta Dental's payment and the Delta Dental Premier maximum allowed fee, leaving <b>you to pay \$560.50</b> .	Out-of-network dentists <b>have not agreed to charge lower fees and can bill the full \$950</b> . Delta Dental's payment is based on the Delta Dental PPO fee schedule, which means <b>Delta Dental's pays \$337.50</b> . The dentist can bill you the difference between Delta Dental's payment and what they charge. This leaves <b>you with a bill of \$612.50, which includes the \$275 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, March 2021.

Find Delta Dental participating dentists near you by using the search feature on our website at [www.deltadentaloh.com/findadentist](http://www.deltadentaloh.com/findadentist), or by calling Delta Dental toll-free at 800-524-0149.