



# Delta Dental PPO plus Premier

Two Networks, More Choices



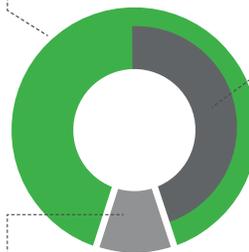
Delta Dental's unique dual network gives you more choices from a broader selection of dentists by utilizing two networks — Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup>.

**Delta Dental PPO** provides you with the **lowest out-of-pocket costs**. That's because dentists who participate in the PPO network have agreed to accept lower reimbursements for services. More than 40 percent of all dentists in Iowa<sup>1</sup> and 45 percent of dentists nationally<sup>1</sup> participate in the Delta Dental PPO network.

**Delta Dental Premier** is the **largest dental network in the nation<sup>1</sup>**, with more than 90 percent of all dentists in Iowa<sup>1</sup> and more than 80 percent of dentists nationally<sup>1</sup> participating. Delta Dental Premier gives you a wider selection of dentists while keeping out-of-pocket costs economical.

#### DELTA DENTAL PREMIER<sup>®</sup> DENTISTS

Includes 90 percent of Iowa dentists<sup>1</sup>, with **lower** out-of-pocket costs and reduced benefits.



#### DELTA DENTAL PPO<sup>SM</sup> DENTISTS

Includes 40 percent of Iowa dentists<sup>1</sup>, with the **lowest** out-of-pocket costs and best benefits.

#### OUT-OF-NETWORK DENTISTS

Allows you to see an out-of-network dentist at higher costs with reduced benefits.

<sup>1</sup> NetMinder, 2015.

# In-network dentists offer you the greatest savings.

You are free to go to any dentist, but may save more money by going to a PPO or Premier network dentist. Plus, network dentists have agreed not to charge more than Delta Dental's maximum allowed fees — *and* they won't balance bill you the difference between the maximum allowed fees and their regular fees. See example below.

	< GREATEST PATIENT SAVINGS TO LEAST PATIENT SAVINGS >		
	Delta Dental PPO <sup>SM</sup> Dentist	Delta Dental Premier <sup>®</sup> Dentist	Out-of-Network Dentist
	In-Network		Out-of-Network
Regular Fee Charged By Dentist	\$1,000		
Delta Dental's Maximum Allowed Fee	\$710	\$900	\$900
Benefit Percentage	50%	50%	50%
Delta Dental Pays	\$355	\$450	\$450
Additional Amount Dentist May "Balance Bill" the Patient	\$0	\$0	\$100
Patient Pays	\$355	\$450	\$550 (\$450 + \$100)

*Please note that this is an example of dental services for illustrative purposes and assumes the patient deductible has been met. Benefit percentage will vary by plan and procedure.*

## Find a Delta Dental Network Dentist

To see if your dentist participates in the Delta Dental PPO or Premier networks, visit our website at [deltadentalia.com](http://deltadentalia.com) or call customer service at 800-544-0718.

