








Going PPO Saves You Money

When it comes to pearly whites, everyone wants to save a little green. With the Delta Dental PPOSM network, you'll get the coverage you need at a lower out-of-pocket cost. Here's why.

When dentists join Delta Dental's PPO network, they agree to accept Delta Dental's established PPO fees for services as payment in full. On average, **patients save 30 percent** on the fee a Delta Dental PPO dentist would typically submit for a claim. Delta Dental PPO network dentists have also agreed **not to "balance bill" patients**. That means they can't bill you for the difference between what they usually charge and the Delta Dental established PPO fee. Delta Dental Premier[®] is a safety net for our Delta Dental PPO network. You will pay more out-of-pocket with a Delta Dental Premier dentist compared to a Delta Dental PPO dentist. However, you may save more money with a Delta Dental Premier dentist compared to a non-network dentist. Delta Dental Premier dentists agree to our maximum plan allowances as payment in full, which may be lower than what a dentist would typically charge.

Example Savings for a Common Procedure

| |  Estimated Charge |  Maximum Allowed Fees |  Percentage Paid by Delta Dental |  Amount Delta Dental Pays |  Amount Dentist can Balance Bill |  Total Amount You Pay |  Your Total Cost Savings |
|------------------------|--|--|---|--|---|--|---|
| PPO Network | \$1,200 | \$750 | 50% | \$375 | \$0 | \$375 | \$450 |
| Premier Network | \$1,200 | \$975 | 50% | \$487.50 | \$0 | \$487.50 | \$225 |
| Out-of-Network | \$1,200 | \$975* | 50% | \$487.50 | \$225 | \$712.50** | \$0 |

| Delta Dental PPO network | Delta Dental Premier [®] network | Out-of-network |
|---|--|--|
| Delta Dental PPO network dentists have agreed to accept \$750 as payment in full for the \$1,200 service, a savings of \$450 compared to using a non-network dentist. In this example, the Delta Dental plan covers 50 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$375 and you'll pay \$375. | Delta Dental Premier network dentists have agreed to accept \$975 as payment in full – a savings of \$225 compared to using a non-network dentist. In this example, your Delta Dental plan covers 50 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$487.50 and you'll pay \$487.50. That's an extra \$112.50 tacked on to your share of the bill when compared to what you would have paid with a PPO dentist. | Out-of-network dentists have not agreed to accept a lower fee as payment in full and can bill the full \$1,200. In this example, non-network dentists are paid off the Delta Dental Premier maximum plan allowance, so the maximum allowed fee is limited to \$975*. The dentist can bill you the difference between the maximum allowed fee and what they typically charge.** The Delta Dental plan would cover 50 percent of the \$975, paying \$487.50. You would be left with the other half of \$487.50 plus the \$225 difference between the dentist's usual fee and Delta Dental's maximum allowed fees. You would pay a total of \$712.50. |

As you can see, it pays to use a Delta Dental PPO dentist. **Visit deltadentalil.com 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 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.