



# Go PPO!

## Make the most of your dental plan by choosing a network dentist



Your Delta Dental PPO™ plan lets you visit any licensed dentist, but you'll maximize your savings by taking advantage of the nationwide PPO network.<sup>1</sup>

### Why should I choose a PPO dentist?

#### 1. Greater savings

PPO dentists have agreed to reduced fees, which leaves more money in your pocket.

#### 2. Quality assurance

Make sure your smile gets the care it deserves. We monitor PPO dentists to ensure proper licensing, cleanliness and safety procedures.

#### 3. No balance billing

PPO dentists can't charge you more than their set fees. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's contracted rate — a process known as "balance billing."

#### 4. No unbundling

PPO dentists agree not to "unbundle" services that are part of a treatment, like tooth preparation or local anesthesia. Out-of-network dentists may charge for these services separately, making overall costs higher.

#### 5. Less paperwork

PPO dentists handle all claim forms and other paperwork for you. If you choose an out-of-network dentist, you may need to submit claims yourself.

#### 6. No prepayment required

When you choose a PPO dentist, you'll pay only your portion of the bill.<sup>2</sup> We'll pay our share directly to your dentist. Out-of-network dentists may require you to pay the full cost of treatment up front and request reimbursement from Delta Dental.

## Save with a PPO dentist



PPO



PREMIER



NON-DELTA DENTAL

<sup>1</sup> In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

<sup>2</sup> You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services.



[deltadentalins.com/members](https://deltadentalins.com/members)

## How do I find a PPO dentist?

### 1. Visit [deltadentalins.com](https://deltadentalins.com).

You can find a network dentist near you by using the **Find a dentist** tool. Using the network dropdown menu, be sure and select Delta Dental PPO.

### 2. Talk to your dentist.

Once you've chosen a dental provider, call that dentist's office and verify that they're part of the Delta Dental PPO network.

### 3. If you can't go PPO, go Premier.

You'll save the most by visiting a Delta Dental PPO dentist but your next best bet is the Delta Dental Premier® network, the largest dental network nationwide.<sup>3</sup> PPO and Premier dentists cannot charge you more than their agreed PPO or Premier fees. This helps lower your out-of-pocket costs.

### 4. Coordinate your benefits.

Are you covered under a second dental plan? Ask your dentist to include information about both plans with your claim. We'll handle the rest.<sup>4</sup>

#### Seek diagnostic and preventive care



Your overall health can affect your dental health, from hypertension to pregnancy. Your plan covers regular exams and cleanings at low or no cost to help catch problems before they require costly, extensive treatment.



## What you need to know about out-of-network claims

Since Delta Dental's networks are some of the largest in the country, your dentist is probably already in-network. If they're not, we've still got you covered.

When you visit a non-Delta Dental dentist, you'll still receive coverage but your out-of-pocket costs will be higher. That's because dentists who aren't contracted with Delta Dental can charge higher rates. You'll be responsible for paying the difference between what your plan pays and the rate your dentist charges. You may even be asked to pay the full cost of treatment upfront and will need to file a claim for reimbursement.

Claim forms are available on our website. Visit [deltadentalins.com/members](https://deltadentalins.com/members), click **After your visit** and scroll to **How to file a claim**.



<sup>3</sup> Delta Dental Premier is the largest dentist network nationwide based on total unique dentists, as of September 2022, according to Zelis Network360.

<sup>4</sup> Group- and state-specific exceptions may apply. Please review your plan booklet for details about coordination of benefits, including rules for determining primary and secondary coverage.

Delta Dental PPO and Delta Dental Premier are underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT and by not-for-profit dental service companies in these states: CA - Delta Dental of California; PA, MD - Delta Dental of Pennsylvania; NY - Delta Dental of New York, Inc.; DE - Delta Dental of Delaware, Inc.; WV - Delta Dental of West Virginia, Inc. In TX, Delta Dental PPO provides a dental provider organization (DPO) plan.

West Virginia: Learn about our commitment to providing access to a quality dentist network at [deltadentalins.com/about/legal/index-enrollee.html](https://deltadentalins.com/about/legal/index-enrollee.html).