

# Delta Dental PPO plus Premier

Two networks, more choices





Delta Dental of Iowa's unique dual network gives you more choices from a broader selection of dentists by utilizing two networks — Delta Dental PPO™ and Delta Dental Premier®.

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. The Delta Dental PPO network includes 37% of all lowa dentists.

Delta Dental Premier is the largest dental network in the nation, with 91% of all dentists in lowa<sup>1</sup> and 73% 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 DENTISTS**

Includes **91%** of Iowa dentists<sup>1</sup>, with **lower** out-of-pocket costs and reduced benefits.

### **DELTA DENTAL PPO DENTISTS**

Includes **37%** 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.

# 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™ Dentist	Delta Dental Premier® 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** or call customer service at **800-544-0718**.

