

## Getting To Know Delta Dental PPO

### Free choice of dentists

- Visit any licensed dentist in the world
- Enrollees may select a different dentist for each member of the family
- Change dentists at any time without preapproval
- Go to any dental specialist without preapproval

### Special advantages from Delta Dental PPO dentists

Enrollees usually experience lower out-of-pocket expense when visiting a PPO dentist; however, if enrollees cannot visit a PPO dentist, the best alternative is to choose a dentist from the Delta Dental Premier® network.

Delta Dental dentists agree to handle all claim forms and to charge no more than the fees allowed by Delta Dental.

For a comparison of out-of-pocket costs that enrollees will incur when visiting either a PPO, Premier or non-Delta Dental dentist, please see the chart below.

	Best Choice	Next Best Choice	Least Favorable Choice
Dentist Chosen by the Enrollee	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non-Delta Dental Dentist
<b>Fee Arrangement with Dentist</b>	A PPO dentist agrees to accept Delta Dental's determination of the PPO provider allowed fee as payment in full for services provided.	A Premier dentist usually charges higher fees than a PPO dentist, but a Premier dentist agrees to accept their allowed fee as payment in full for services provided.	No contract arrangement.
<b>Delta Dental Pays</b>	Delta Dental will pay the applicable benefit level (percentage or fixed dollar amount according to the group's plan) of the PPO provider allowed fee, less any applicable deductible, patient copayment/coinsurance and charges for non-covered services, up to the annual plan maximum.	Delta Dental will pay the applicable benefit level (percentage or fixed dollar amount) of the PPO provider allowed fee or the Premier provider allowed fee (according to the group's plan), less any applicable deductible, patient copayment/coinsurance and charges for non-covered services, up to the annual plan maximum.	Delta Dental will reimburse the enrollee, or the non-contracted dentist (if benefits are assigned), the applicable benefit level (percentage or fixed dollar amount) of the fees charged by dentists of similar training in the same geographical area (according to the group's plan), less any applicable deductible, patient copayment/coinsurance and charges for non-covered services, up to the annual plan maximum.
<b>Amounts the Enrollee Pays</b>	<p>Enrollee potentially has the lowest cost when visiting a PPO dentist since the PPO dentist charges are usually lower than those charged by a Premier dentist or a non-contracted dentist.</p> <p>The enrollee pays the difference between the PPO provider allowed fee and the amount paid by Delta Dental.</p> <p>At the time of treatment, the dentist may require payment of the patient's portion (applicable deductible, patient's copayment/coinsurance, charges for non-covered services and any amount over the annual plan maximum).</p>	<p>Enrollee may have a higher cost by visiting a Premier dentist but the cost is usually lower than visiting a non-contracted dentist. Premier dentists will not charge more than their Premier provider allowed fee.</p> <p>The enrollee pays the difference between the PPO or Premier provider allowed fee (according to the group's plan) and the amount paid by Delta Dental.</p> <p>At the time of treatment, the dentist may require payment of the patient's portion (applicable deductible, patient's copayment/coinsurance, charges for non-covered services and any amount over the annual plan maximum).</p>	<p>Enrollee generally has the highest cost when visiting a non-contracted dentist as there are no contract limitations preventing the dentist from charging any amount for services provided.</p> <p>The enrollee pays the difference between the non-contracted dentist's submitted charges and the amount paid by Delta Dental. The dentist may request payment in full at the time of treatment and wait for reimbursement from Delta Dental.</p>

### Locating a Delta Dental PPO dentist

Enrollees may visit our national online directory at [deltadentalins.com](http://deltadentalins.com) to find a Delta Dental PPO dentist anywhere nationwide.