



Stay in network and save money with Delta Dental

With your Delta Dental PPO™ (Point-of-Service) plan, you may save more money and receive higher levels of coverage when visiting a Delta Dental PPO dentist. Our PPO dentists have agreed to accept lower fees as full payment for covered services. However, if you go to a dentist who doesn't participate in Delta Dental PPO, you can still save money if your dentist participates in Delta Dental Premier®. Like our PPO dentists, Delta Dental Premier dentists agree to accept Delta Dental's fee determination as full payment for covered services.

DELTA DENTAL NETWORKS	Delta Dental PPO	• No balance billing on covered services • Most significant network discounts with more than 375,100 office locations nationwide* • Dentists file claims for member
	Delta Dental Premier	• No balance billing on covered services • Significant network discounts with the most office locations nationwide—more than 440,500* • Dentists file claims for member
OUT OF NETWORK	Out-of-network dentist	• May be balance billed • No discounts • May need to file own claims

*National network statistics: Delta Dental Plans Association, September 2021.

Example of how it works

As shown below, your lowest out-of-pocket costs result from going to either a Delta Dental PPO or Delta Dental Premier dentist.

		DELTA DENTAL PPO DENTIST	DELTA DENTAL PREMIER DENTIST	OUT-OF-NETWORK DENTIST
ADULT CLEANING	Submitted fee	\$80	\$80	\$80
	Maximum allowed fee	\$54	\$77	\$63
	Coverage level	100%	80%	80%
	Amount Delta Dental pays	\$54	\$61.60	\$50.40
	AMOUNT YOU PAY	\$0	\$15.40	\$29.60
CROWN	Submitted fee	\$1,100	\$1,100	\$1,100
	Maximum allowed fee	\$754	\$989	\$799
	Coverage level	60%	40%	40%
	Amount Delta Dental pays	\$452.40	\$395.60	\$319.60
	AMOUNT YOU PAY	\$301.60	\$593.40	\$780.40

NOTE: Payment examples above are illustrative only. Fees and reimbursements can vary by location and dentist. They do however represent how payment is determined.

www.deltadentalmi.com

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