



Delta Dental...the nation's dental benefits leader

Delta Dental is America's largest, most experienced dental carrier. As the marketplace leader, we deliver unmatched quality and value in our programs and services. We provide millions of Americans with affordable access to oral health care by offering innovative and cost-effective products that meet their needs.

Questions?

Please call our Customer Service department:

Michigan, Ohio and Indiana (800) 524-0149
Tennessee (800) 223-3104

Or visit our websites:

Delta Dental of Michigan	www.deltadentalmi.com
Delta Dental of Ohio	www.deltadentaloh.com
Delta Dental of Indiana	www.deltadentalin.com
Delta Dental of Tennessee	www.deltadentaltn.com

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Delta Dental PPOSM (Point-of-Service)

Selection and savings...with Delta Dental PPO

Delta Dental PPOSM (Point-of-Service) is Delta Dental's preferred provider organization plan that offers you and your family quality dental benefits at great savings. Plus, you have access to two of the nation's largest networks of participating dentists—our Delta Dental PPO network and our Delta Dental Premier[®] network.

You can go to any licensed dentist, but you'll save the most money if you go to a dentist who participates in one of these two networks. That's because Delta Dental has established a maximum approved fee for nearly all dental services, and participating dentists agree to accept these fees as full payment for those services. If the dentist's fee is higher than Delta Dental's, he or she can't charge you the difference. This means you are responsible only for your copayments and deductibles, if any, when you go to participating dentists.

Participating dentists also agree to abide by Delta Dental's processing policies. Participating dentists will fill out and file your claim forms, too, which makes Delta Dental PPO easy to use and hassle-free.

With two networks to choose from, Delta Dental PPO (Point-of-Service) offers you the widest selection of participating dentists available anywhere!



Frequently asked questions about Delta Dental PPO

Do my family members and I have to visit a particular dentist?

No. You and your family members are free to visit any dentist, regardless of whether that dentist participates in our networks. However, you will save money and receive higher levels of coverage when you visit a dentist who participates in Delta Dental PPO or Delta Dental Premier.

You'll save the most money and receive the highest levels of coverage when you visit a Delta Dental PPO dentist. Our PPO dentists have agreed to accept lower fees as full payment for covered services.

If you go to a dentist who doesn't participate in Delta Dental PPO, you can still save money if that dentist

participates in another Delta Dental program called Delta Dental Premier. However, your coverage levels may be lower for many services.

How can I find a participating dentist?

Delta Dental PPO features one of the nation's largest networks of PPO dentists—more than 78,800 PPO dentists in more than 158,600 locations/access points throughout the United States and its territories. And Delta Dental Premier offers a network of more than 136,900 dentists in more than 240,100 locations/access points.* Three out of four dentists nationwide participate in one or more Delta Dental programs, so it's likely that your current dentist is among them.

To get the names of participating dentists near you, call our Customer Service department at (800) 524-0149. Delta Dental's Automated Service Inquiry (DASI) system is available anytime and can provide you with the names of Delta Dental PPO dentists. This information is also available on our websites.

What if I go to a nonparticipating dentist?

If you go to a dentist who does not participate in Delta Dental PPO or Delta Dental Premier, you'll still be covered, but you may have to pay more. We'll pay you directly based on the dentist's submitted fee or Delta Dental's nonparticipating dentist fee, whichever is less. You'll be responsible for paying the dentist whatever he or she charges. You may also have to submit your own claims.

How do I know what's covered under my plan?

To find out what's covered under the dental plan chosen by your employer, just call our DASI system or log onto our Consumer Toolkit[®], a web-based application that enables you to access your benefit, claims, and eligibility information anytime. You can also use it to search our dentist directories, elect to receive electronic Explanation of Benefits (EOB) statements, print claim forms, and read oral health tips. Visit our website and click on the Consumer Toolkit link to sign in.

* Statistics from Delta Dental Plans Association, June 2011

