

Delta Dental will make you smile

Delta Dental is one of America's largest, most experienced dental benefits companies. More than four out of five dentists nationwide participate in at least one of our two networks. As the marketplace leader, we deliver unmatched quality and value, and provide millions of Americans with affordable access to oral health care.¹



Easy access to dentists, easy to use benefits

The Delta Dental PPO™ network is one of the largest in the nation. With more than 113,600 dentists participating in more than 381,200 locations nationwide, our PPO network is one of largest in the U.S.² This not only gives you a great selection of dentists to choose from; there's a good chance your current dentist already participates in Delta Dental's PPO network.

Example savings for dental crown

| |  |  |  |  |  |  |  |  |
|--------------------------------|---|---|---|---|--|---|---|---|
| | Estimated charge | Maximum allowed fees | Delta Dental PPO fee | Percentage paid by Delta Dental | Amount Delta Dental pays | Amount dentist can balance bill | Total amount you pay | Your total cost savings |
| Delta Dental PPO dentists | \$1,310 | \$850 | \$850 | 50% | \$425 | \$0 | \$425 | \$460 |
| Delta Dental Premier® dentists | \$1,310 | \$1,025 | \$850 | 0% | \$0 | \$0 | \$1,025 | \$285 |
| Nonparticipating dentists | \$1,310 | \$925 | \$850 | 0% | \$0 | \$385 | \$1,310 | \$0 |

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

| Delta Dental PPO dentists | Delta Dental Premier dentists | Nonparticipating dentists |
|--|--|---|
| Delta Dental PPO dentists have agreed to charge \$850 for the \$1,310 service, a savings of \$460 . Your Delta Dental plan covers 50 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$425 and you'll pay \$425 . | Delta Dental Premier dentists have agreed to charge \$1,025—a savings of \$285 compared to the fee the dentist usually charges. Delta Dental will not cover the \$850 PPO fee, paying \$0 . The dentist can bill you the difference between the PPO fee and the maximum allowed fee, making your bill \$1,025 . That's an extra \$600 you will owe when compared to what you would have paid with a Delta Dental PPO dentist. | Nonparticipating dentists have not agreed to charge lower fees and can bill the full \$1,310 . Delta Dental will pay based on the \$850 PPO fee, which means Delta Dental's share of the tab is \$0 . The dentist can bill you the difference between Delta Dental's payment and what they charge. This leaves you with a bill of \$1,310, which includes the \$385 the nonparticipating dentist can "balance bill." |

**Delta Dental PPO (Point-of-Service)
Dental Benefit Highlights**

| | Plan pays | | |
|---|-----------------------------|---------------------------------|--|
| | Delta Dental PPO dentist | Delta Dental Premier dentist | Nonparticipating dentist ¹ |
| Diagnostic and preventive benefits | | | |
| Diagnostic and preventive services —exams, cleanings, fluoride and space maintainers | 50% | 50% | 50% |
| Emergency palliative treatment —to temporarily relieve pain | 50% | 50% | 50% |
| Sealants —to prevent decay of permanent teeth | 50% | 50% | 50% |
| Brush biopsy —to detect oral cancer | 50% | 50% | 50% |
| Radiographs —X-rays | 50% | 50% | 50% |
| Basic services | | | |
| Minor restorative services —fillings and crown repair | 50% | 50% | 50% |
| Endodontic services —root canals | 50% | 50% | 50% |
| Periodontic services —to treat gum disease | 50% | 50% | 50% |
| Oral surgery services —extractions and dental surgery | 50% | 50% | 50% |
| Other basic services —miscellaneous services | 50% | 50% | 50% |
| Relines and repairs —to bridges, implants and dentures | 50% | 50% | 50% |
| Major services (Are not covered with Delta Dental Premier) | | | |
| Major restorative services —crowns | 50% | 0% | 0% |
| Prosthodontic services —bridges, implants and dentures | 50% | 0% | 0% |

Maximum payment—\$800 per person total per calendar year on all services.

Deductible—None.

1 When services are received from a nonparticipating dentist, the percentages shown above indicate the portion of Delta Dental's PPO Fee Schedule (or the nonparticipating dentist fee) that will be paid for those services. This amount may be less than what the dentist charges or Delta Dental approves, and you will be responsible for paying the difference.



Scan the QR code or search for the Delta Dental Mobile App in your Apple or Android device app store.

Start smiling brighter today with Delta Dental!



www.deltadentalmi.com