

## What if I go to a nonparticipating dentist?

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

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

To explore your plan benefits, you can create a free account and log in to our Consumer Toolkit®. This secure application, which can be found on our websites, gives you 24/7 access to benefit information, claims tracking, the Find a Dentist tool, and the ability to view your Explanation of Benefits (EOB) and print an ID card. You may also call our customer service team at 800-524-0149.

## Do I need an ID card to receive care?

No. Your dentist can verify your coverage anytime by checking our online Dental Office Toolkit® or by calling us.

## What if I have other questions?

Please visit our website or call Delta Dental's customer service team at 800-524-0149. Representatives can assist you Monday through Friday from 8:30 a.m. to 8 p.m. ET.

## Delta Dental—the nation's dental benefits leader

As America's largest and most trusted dental benefits carrier, Delta Dental covers more Americans than any other dental benefits provider—and strives daily to make dental coverage more accessible and affordable to a wide variety of employers, groups and individuals.

## Questions?

Please call our customer service team at 800-524-0149, or visit us online.

**Delta Dental of Michigan**  
[www.deltadentalmi.com](http://www.deltadentalmi.com)

**Delta Dental of Ohio**  
[www.deltadentaloh.com](http://www.deltadentaloh.com)

**Delta Dental of Indiana**  
[www.deltadentalin.com](http://www.deltadentalin.com)



# Delta Dental PPO (Point-of-Service)



We do dental. **Better.**



## Selection and savings—with Delta Dental PPO (Point-of-Service)

Delta Dental PPO™ (Point-of-Service) is Delta Dental's preferred provider organization plan that offers quality dental benefits at great savings. Plus, this plan gives you 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 visit any licensed dentist, but you will save the most money if you see a dentist who participates in either our PPO or Delta Dental Premier 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, you cannot be charged the difference. This means you are responsible only for your copayments and deductibles, if any, when you visit a Delta Dental participating dentist.

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

### Frequently asked questions about Delta Dental PPO

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

No. You and your family may visit any dentist, regardless of whether that dentist participates in our networks.

Choosing a dentist in our PPO network would save the most money without sacrificing quality of care, because dentists who participate in our PPO network agree to accept lower fees as payment. You will still save money by seeing a Delta Dental Premier dentist, but coverage levels may be lower.

#### How can I find a participating dentist?

Delta Dental PPO is one of the nation's largest networks of PPO dentists—with more than 115,000 dentists practicing in more than 286,200 locations throughout

the United States and its territories. Delta Dental Premier offers a network of more than 157,700 dentists practicing in more than 347,700 locations.\*

Since four out of five dentists nationwide participate in one or more Delta Dental programs, it's easy to find a participating dentist near you.

To find a participating dentist, use the Find a Dentist tool on our website or call our customer service team at 800-524-0149. Delta Dental's Automated Service Inquiry (DASI) system is available 24/7, or representatives may assist you Monday through Friday, 8:30 a.m. to 8 p.m.

\*Delta Dental Plans Association, December 2019.

