

Go PPO!

Make the most of your dental plan by choosing a network dentist



Your Delta Dental PPO™ plan lets you visit any licensed dentist, but you'll maximize your savings by taking advantage of our nationwide PPO network.¹

Why should I choose a PPO dentist?

- 1 Greater savings.** PPO dentists have agreed to reduced fees, which leaves more money in your pocket.
- 2 Quality assurance.** Make sure your smile gets the care it deserves. We monitor PPO dentists to ensure proper licensing, cleanliness and safety procedures.
- 3 No balance billing.** PPO dentists can't charge you more than their set fees. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's contracted rate — a process known as "balance billing."
- 4 No unbundling.** PPO dentists agree not to "unbundle" services that are part of a treatment, like tooth preparation or local anesthesia. Out-of-network dentists may charge for these services separately, making overall costs higher.
- 5 Less paperwork.** PPO dentists handle all claim forms and other paperwork for you. If you choose an out-of-network dentist, you may need to submit a claim yourself.
- 6 No prepayment required.** When you choose a PPO dentist, you'll pay only your portion of the bill.² We'll pay our share directly to your dentist. Out-of-network dentists may require you to pay the full cost of treatment up front and request reimbursement from Delta Dental.

Save with a
PPO dentist



¹ In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

² You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services.

How do I find a PPO dentist?

1 **Visit** deltadentalins.com. You can find a network dentist near you by using the **Find a dentist** tool at deltadentalins.com. Using the network dropdown menu, be sure and select *Delta Dental PPO* option.

2 **Talk to your dentist.** Once you have selected a dental provider, call that dentist's office and verify that the dentist is part of the Delta Dental PPO network.

3 **If you can't go PPO, go Premier.** You'll definitely save the most by visiting a Delta Dental PPO dentist. Your next best bet, Delta Dental Premier®, is the largest dental network nationwide.³ PPO and Premier dentists cannot charge you more than their agreed PPO or Premier fees. This helps lower your out-of-pocket costs.

4 **Coordinate your benefits.** Are you covered under a second dental plan? Ask your dentist to include information about both plans with your claim, and we'll handle the rest.⁴

Seek diagnostic and preventive care



Your plan covers regular exams and cleanings at low or no cost to help catch problems before they require costly, extensive treatment. Overall health can affect your dental health, from hypertension to pregnancy. Start each dental visit with a quick chat about any issues or medications.

Resources at your fingertips

Go online to manage your plan



Try it out: Go to deltadentalins.com and choose **Log in** to create an account or log in to your existing account.

Tip: Access your benefits info on mobile, tablet or desktop!

³ Delta Dental Premier is the largest dentist network nationwide based on total unique dentists, as of March 2022, according to Zelis Network360.

⁴ Group- and state-specific exceptions may apply. Please review your plan booklet for details about coordination of benefits, including rules for determining primary and secondary coverage.

Delta Dental PPO is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT and by not-for-profit dental service companies in these states: CA – Delta Dental of California; PA, MD – Delta Dental of Pennsylvania; NY – Delta Dental of New York, Inc.; DE – Delta Dental of Delaware, Inc.; WV – Delta Dental of West Virginia, Inc.

West Virginia: Learn about our commitment to providing access to a quality dentist network at deltadentalins.com/about/legal/index-enrollee.html.