

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 379,300 locations nationwide, our PPO network is one of the 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 a 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 \$425. 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	100%	50%	50%
Emergency palliative treatment —to temporarily relieve pain	100%	50%	50%
Brush biopsy —to detect oral cancer	100%	50%	50%
Sealants —to prevent decay of permanent teeth	100%	50%	50%
Basic services			
Radiographs —X-rays	50%	50%	50%
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%
Orthodontic services			
Orthodontic services —braces	50%	50%	50%
Orthodontic age limit	Through age 18 and under	Through age 18 and under	Through age 18 and under
Maximum and deductible			
Maximum payment —per person total per calendar year on all services	\$1,000	\$800	\$800
Orthodontic lifetime maximum —per person total per lifetime on orthodontic services	\$1,500	\$1,500	\$1,500
Deductible (per person/per family)	None	\$25/\$75	

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