

# Be Network-Savvy

Understand the difference between Delta Dental Premier<sup>®</sup> and Delta Dental PPO<sup>™</sup>

You can visit any licensed dentist and receive coverage under your plan, but you'll usually save the most when you choose a PPO dentist. If you can't find a PPO dentist, Premier dentists are your next best bet. **Here's how the dentist networks compare.**

	PPO	Premier	Non-Delta Dental
<b>More coverage</b> 	Procedures are covered at a higher rate (for example, 100% for diagnostic and preventive services).	Procedures are covered at a lower rate (for example, 80% for diagnostic and preventive services).	
<b>Reduced fees</b> 	PPO dentists have agreed to reduced fees. These are usually lower than Premier fees.	Premier dentists have agreed to reduced fees. Premier fees are usually not as low as PPO fees.	There's no fee agreement, so your dentist can charge any amount.
<b>Stretch your maximum dollars</b> 	Since fees are usually the lowest, your annual maximum dollars would go further.	Your maximum dollars may go further than with a non-Delta Dental dentist, but not usually as far as with a PPO dentist.	Higher fees add up, so you may reach your annual maximum sooner.
<b>No balance billing</b> 	Your dentist can't charge you above his or her accepted fee. So if your plan covers 50% of a procedure, you'll owe only the remaining 50%. <sup>1</sup>		There's no cap on how much your dentist can charge you. If you get billed for an amount above the maximum plan allowance, you will be responsible for the difference.

<sup>1</sup> This assumes no maximums or deductibles apply. You are responsible for any applicable deductibles, amounts over your plan maximum and charges for non-covered services.

**Did you know** Delta Dental Premier is the largest dentist network in the country?<sup>2</sup>



### How can I tell if my dentist is in the Premier or PPO network?

To find out which network your dentist is in, enter his or her name in the Find a Dentist search at [deltadentalins.com](https://deltadentalins.com). You can also call your dental office to confirm. Ask whether your dentist is a “contracted Delta Dental PPO (or Premier) dentist.”

✓ If you visit a dentist in both networks, you’ll enjoy all the advantages of the PPO network.

### Can I ask my dentist to join the PPO network?

Visit [deltadentalins.com/recommend](https://deltadentalins.com/recommend) to recommend your dentist for the PPO network. Although the final decision is still up to your dentist, your encouragement may be just what he or she needs to make the leap. You can also ask about PPO network participation at your next appointment.

### I’m looking for a new dentist. Which network should I pick?

To save the most on dental expenses, choose a PPO dentist. You’ll get a higher rate of coverage, reduced fees and a maximum that stretches further. You can search for a PPO dentist at [deltadentalins.com](https://deltadentalins.com).

<sup>2</sup> NetMinder Dental Network Trend Report, March 2018. Based on total unique dentists nationwide.

In DE, Delta Dental PPO™ and Delta Dental Premier® are underwritten by Delta Dental of Delaware, Inc.