



DELTA DENTAL OF MINNESOTA

Delta Dental PPOSM and Delta Dental Premier[®]

Two Networks, More Choices!

At Delta Dental, we're proud to offer both Delta Dental PPO and Delta Dental Premier networks. The unique dual network gives you the opportunity to choose from a broader selection of dentists. No other national dental carrier comes close to the size of our network, and accordingly, no other carrier can offer you the same amount of value and cost savings.

Delta Dental PPO gives you the lowest out-of-pocket costs. Participating dentists in the network agree to accept lower fees for procedures, providing larger discounts that result in savings for Delta Dental members.

Delta Dental Premier is the largest dentist network in the country. In fact, more than four-out-of-five dentists in the nation have agreed to accept Delta Dental's pre-negotiated fees for dental procedures.

Effective Discounts are the Delta Dental difference. It's our access and network savings! With either network our dentists have agreed to accept the allowed amount for the dental procedure charge and will not bill you the difference. This way, both member and employer receive the greatest value and cost savings.

Seeing an Out-of-Network dentist is always an option. However, by utilizing one, you will be missing out on the discounts available to you.

Network Cost Savings Example

The illustrative cost of a crown is \$1200.

How much will **YOU SAVE** and how much will **YOU PAY** out-of-pocket?

	CHARGE	PAYMENT
GREATEST SAVINGS IN-NETWORK Delta Dental PPO 50% benefit coverage	\$850	Delta Dental pays \$425 YOU PAY \$425 YOU SAVE \$350
IN-NETWORK Delta Dental Premier 50% benefit coverage	\$975	Delta Dental pays \$487 YOU PAY \$487 YOU SAVE \$225
OUT-OF-NETWORK 50% benefit coverage potential balance billing charge	\$1200	Delta Dental pays \$550 YOU PAY \$650 includes \$100 balance billing YOU SAVE \$0 includes \$100 balance billing

Please note: this example is for illustrative purposes only and assumes the member's annual deductible has been met. Benefit percentage and Out-of-Network reimbursement may vary by plans, procedures and contract setup.

FIND A DELTA DENTAL NETWORK DENTIST

It's easy to see if your dentist participates in the **Delta Dental PPOSM** or **Delta Dental Premier[®]** network. Visit our website at www.deltadentalmn.org and select "Find a Dentist" or call Customer Service at **1.800.553.9536**.

THE POWER OF SMILE[®]