









# Stay in network and save

As a Delta Dental PPO plus Premier member, you may see any dentist you like. However, there are advantages to choosing a dentist who belongs to one of Delta Dental's two dentist networks.

<b>Delta Dental PPO<sup>SM</sup> dentists</b>	<ul style="list-style-type: none"> <li>No balance billing on covered services</li> <li>Most significant network discounts with more than 2,100 dentists in North Carolina</li> <li>Dentists file claims for member</li> </ul>
<b>Delta Dental Premier<sup>®</sup> dentists</b>	<ul style="list-style-type: none"> <li>No balance billing on covered services</li> <li>Significant network discounts with more than 3,100 dentists in North Carolina</li> <li>Dentists file claims for member</li> </ul>
<b>Out-of-network dentists</b>	<ul style="list-style-type: none"> <li>May be balance billed</li> <li>No network discounts</li> <li>May need to file own claims</li> </ul>

<sup>1</sup> Delta Dental of North Carolina internal data, June 2018.

**How it works**—As shown below, your lowest out-of-pocket costs result from going to a Delta Dental PPO dentist.

Example savings for a crown by network	 Estimated charge	 Maximum allowed fees	 Percentage paid by Delta Dental	 Amount Delta Dental pays	 Amount dentist can balance bill	 Total amount you pay	 Your total cost savings
<b>Delta Dental PPO</b>	\$1,500	\$900	50%	\$450	\$0	\$450	\$600 
<b>Delta Dental Premier</b>	\$1,500	\$1,000	50%	\$500	\$0	\$500	\$500
<b>Out-of-network</b>	\$1,500	\$1,200	50%	\$600	\$300	\$900	\$0

**Delta Dental PPO dentists**

Delta Dental PPO dentists have **agreed to charge \$900 for the \$1,500 service, a savings of \$600.** Your **Delta Dental plan covers 50 percent** of the cost. Assuming you've already met your deductible for the year, **Delta Dental will pay \$450 and you'll pay \$450.**

**Delta Dental Premier dentists**

Delta Dental Premier dentists have **agreed to charge \$1,000—a savings of \$500** compared to the fee the dentist usually charges. Assuming you've met your deductible, **Delta Dental will cover 50 percent** of that \$1,000, **paying \$500. You'll also pay \$500.** That's an extra **\$50 tacked on to your share of the bill** when compared to what you would have paid with a Delta Dental PPO dentist.

**Out-of-network dentists**

Out-of-network dentists **have not agreed to charge lower fees and can bill the full \$1,500.** Delta Dental has set a limit on the accepted amount at \$1,200, which means **Delta Dental's share of the tab is \$600.** The dentist can bill you the difference between Delta Dental's payment and what they charge. This leaves **you with a bill of \$900, which includes the \$300 the out-of-network dentist can "balance bill."**

NOTE: Payment examples above are illustrative only. Fees and reimbursements can vary by location and dentist. They do however represent how payment is determined.

Find Delta Dental participating dentists near you by using the search feature on our website at [www.deltadentalinc.com/findadentist](http://www.deltadentalinc.com/findadentist), or by calling Delta Dental toll-free at 800-662-8856.