



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, known as Delta Dental PPO Plus Premier™, 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.

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.

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.

Find a Delta Dental Network Dentist

It's easy to see if your dentist participates in the Delta Dental PPO™ or Delta Dental Premier® network.

Visit our website at DeltaDentalMN.org and select "Find a Dentist" or call Customer Service at 1-800-448-3815.

Network Cost Savings Example

The illustrative cost of a crown is \$1,350.

How much will **you save** and how much will **you pay** out-of-pocket?

	Allowed Amount	Payment
In-Network Delta Dental PPO™ 80% benefit coverage Greatest Savings	\$ 850	DELTA DENTAL PAYS \$680
		YOU PAY \$170
		TOTAL SAVINGS: \$500
In-Network Delta Dental Premier® 80% benefit coverage	\$ 975	DELTA DENTAL PAYS \$780
		YOU PAY \$195
		TOTAL SAVINGS: \$375
Out-of-Network 50% benefit coverage No Savings	\$ 505	DELTA DENTAL PAYS \$404
		YOU PAY \$946 <i>(\$101 Coinsurance + \$845 charge exceeds maximum allowed fee)</i>
		TOTAL SAVINGS: \$0

All examples shown are for illustrative purposes only and assume the member's applicable deductibles have been met. Benefit coverage and out-of-network reimbursement varies by plan, procedures and dental benefit contracts. Please review your benefit summary for complete details.

The Power of Smile™

Learn more about how your oral health connects to your overall health at: DeltaDentalMN.org