



Delta Dental PPO is a nationwide preferred provider organization (PPO) dental plan offered by Delta Dental, the nation's largest and most experienced dental benefits carrier. The PPO plan gives you the freedom to visit any licensed dentist anywhere. To minimize your out-of-pocket costs, Delta Dental encourages you to seek care from a Delta Dental PPO network dentist.



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## Getting the most from your Delta Dental PPO plan



Delta Dental PPO offers you access to two Delta Dental networks nationwide — Delta Dental PPO and Delta Dental Premier.

**With Delta Dental PPO**, you're free to go to any licensed dentist anywhere, regardless of whether the dentist participates in one of our networks. However, you're likely to save money by going to a dentist who participates in the PPO or Premier network.

**If you go to a dentist who participates in the PPO network**, your out-of-pocket expenses are likely to be lower because these dentists agree to accept reduced fees as payment-in-full. In the majority of cases, this translates into reduced copayments for you. More than 86,000 dentist locations throughout the country participate in the PPO network.

**If you go to a dentist who participates in the Premier network**, you may enjoy savings as well. These dentists have agreed to accept our Maximum Plan Allowances (MPAs) as payment-in-full. If Delta Dental's fee is lower than what the dentist charges, he or she can't bill you for the difference. More than 160,000 dentist locations throughout the country participate in Premier – nearly three out of every four practicing dentists nationwide.

**If you visit a dentist who participates in either network**, you don't have to hassle with paper work since all dentists who participate in the PPO and Premier networks agree to fill out and file claims forms for their Delta Dental patients.

**If you go to an out-of-network dentist**, you'll still be covered, but you may have to pay more because these dentists have not agreed to reduced fees or no "balance billing," which means you will be responsible for any difference between what we pay and the dentist's submitted fee. You may also have to file your own claim. Claim forms are available on our website at [www.deltadentalil.com](http://www.deltadentalil.com) under the Subscriber section.

### **What are the advantages of the Delta Dental PPO plan?**

Your plan offers you and your covered family members the flexibility to visit any licensed dentist, and to change dentists at any time without notifying Delta Dental. This flexibility is important if you need dental care while on a business trip, your children are attending college away from home or your personal dentist isn't a member of Delta Dental's network.

### **What are the advantages of using a Delta Dental PPO or Premier dentist?**

When you visit a dentist who participates in a Delta Dental network:

- You will be treated by a dentist who adheres to Delta Dental's quality standards and contract guidelines. For example, dentists who replace a filling within 24 months or a sealant within 12 months will do so at no charge.
- You do not pay the entire bill up front and wait for reimbursement from Delta Dental. Instead, Delta Dental pays its portion directly to your dentist. We send you a notice explaining your portion of the bill. You pay only that amount.
- Your costs may be lower because network dentists agree to our determination of fees. Network dentists cannot balance bill, or charge the difference between their fee and the amount Delta Dental allows to the patient.
- The dentist handles all the claim forms and other paperwork for you.

### **How do I receive the best benefits through my Delta Dental PPO plan?**

When you visit a dentist who participates in the Delta Dental PPO network, you receive the highest level of benefits with the lowest out-of-pocket expense. Delta Dental PPO network dentists agree to provide treatment to PPO patients at discounted fees, which means your share of the bill (copayments and other fees you pay) will likely be lower.

### **How do I know if my dentist is a Delta Dental PPO or Premier dentist?**

You can access the most current dentist directory on our website at [www.deltadentalil.com](http://www.deltadentalil.com) by clicking Dentist Search in the Subscriber section. You can also call our Customer Service department, available 7:30 a.m. to 5:00 p.m. central time or our automated phone system, available 24 hours a day, seven days a week, at 800-323-1743.

### **What if I choose a dentist who doesn't participate in the Delta Dental PPO network?**

Our PPO plan gives you the freedom to go any licensed dentist, but there are several ways you may pay more if you go to a dentist who doesn't participate in the Delta Dental PPO or Premier network.

- You may be responsible for a higher copayment or deductible or have a lower annual maximum.
- Your benefit level may be the same, but since the fees charged by non-Delta Dental PPO dentists are often higher, your out-of-pocket expenses may be greater.

### **How do I get the most from my PPO plan?**

- Seek treatment from a Delta Dental PPO dentist.
- If you don't use a Delta Dental PPO dentist, seek treatment from a Delta Dental Premier dentist since these dentists accept our MPAs as payment-in-full, which may reduce your out-of-pocket expense.
- If your current dentist is not a Delta Dental PPO or Premier dentist, you can "refer your dentist" to us through our website at [www.deltadentalil.com](http://www.deltadentalil.com) (in the Subscriber section).

### **How can I obtain claim and benefits information?**

You can view eligibility, benefit and claim information any time through the Subscriber Connection on our website. You must register for the Subscriber Connection. To register you will need the primary subscriber's first and last name (It should be entered exactly as completed on the enrollment form. For example, Richard rather than Rich.), the primary subscriber's member ID number (in most cases, the social security number) and the primary subscriber's date of birth.

You can also call our automated phone system at any time at 800-323-1743 for claim information.

Of course, you can always speak with a Delta Dental customer service representative during normal business hours, Monday through Friday, 7:30 a.m. to 5:00 p.m. central time.