



Delta Dental PPO plus Premier

Two Networks, More Choices



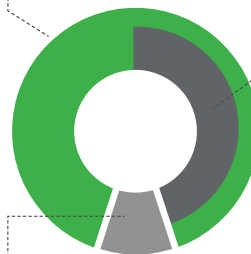
Delta Dental's unique dual network gives you more choices from a broader selection of dentists by utilizing two networks — Delta Dental PPOSM and Delta Dental Premier[®].

Delta Dental PPO provides you with the **lowest out-of-pocket costs**. That's because dentists who participate in the PPO network have agreed to accept lower reimbursements for services. More than 40 percent of all dentists in Iowa¹ and 45 percent of dentists nationally¹ participate in the Delta Dental PPO network.

Delta Dental Premier is the **largest dental network in the nation¹**, with more than 90 percent of all dentists in Iowa¹ and more than 80 percent of dentists nationally¹ participating. Delta Dental Premier gives you a wider selection of dentists while keeping out-of-pocket costs economical.

DELTA DENTAL PREMIER[®] DENTISTS

Includes 90 percent of Iowa dentists¹, with **lower** out-of-pocket costs and reduced benefits.



DELTA DENTAL PPOSM DENTISTS

Includes 40 percent of Iowa dentists¹, with the **lowest** out-of-pocket costs and best benefits.

OUT-OF-NETWORK DENTISTS

Allows you to see an out-of-network dentist at higher costs with reduced benefits.

¹ NetMinder, 2015.

In-network dentists offer you the greatest savings.

You are free to go to any dentist, but may save more money by going to a PPO or Premier network dentist. Plus, network dentists have agreed not to charge more than Delta Dental's maximum allowed fees — *and* they won't balance bill you the difference between the maximum allowed fees and their regular fees. See example below.

| | < GREATEST PATIENT SAVINGS TO LEAST PATIENT SAVINGS > | | |
|--|---|---|--------------------------|
| | Delta Dental PPO SM Dentist | Delta Dental Premier [®] Dentist | Out-of-Network Dentist |
| | In-Network | | Out-of-Network |
| Regular Fee Charged By Dentist | \$1,000 | | |
| Delta Dental's Maximum Allowed Fee | \$710 | \$900 | \$900 |
| Benefit Percentage | 50% | 50% | 50% |
| Delta Dental Pays | \$355 | \$450 | \$450 |
| Additional Amount Dentist May "Balance Bill" the Patient | \$0 | \$0 | \$100 |
| Patient Pays | \$355 | \$450 | \$550 (\$450 + \$100) |

Please note that this is an example of dental services for illustrative purposes and assumes the patient deductible has been met. Benefit percentage will vary by plan and procedure.

Find a Delta Dental Network Dentist

To see if your dentist participates in the Delta Dental PPO or Premier networks, visit our website at deltadentalia.com or call customer service at 800-544-0718.

