










# Why Going PPO Saves You Money

When it comes to pearly whites, everyone wants to save a little green. With the Delta Dental PPO<sup>SM</sup> network, you'll get quality dental care at a fair price – here's why.

When dentists join Delta Dental's PPO network, they agree to accept established fees for services. On average, **patients save 31.5 percent<sup>1</sup>** on the fee a Delta Dental PPO dentist would typically submit for a claim. In fact, our PPO dentists' rates are often even less than what Delta Dental Premier<sup>®</sup> network dentists have agreed to charge – providing lower out-of-pocket expenses and the best value. Delta Dental PPO network dentists have also agreed **not to “balance bill” patients**. That means they can't bill you for the difference between what they usually charge and the amount they've agreed to charge patients with Delta Dental.

## Example Savings for a Common Procedure

	 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>PPO Network</b>	\$1,200	\$850	50%	\$425	\$0	\$425	\$350
<b>Premier Network</b>	\$1,200	\$975	50%	\$487.50	\$0	\$487.50	\$225
<b>Out-of-Network</b>	\$1,200	\$1,100*	50%	\$550	\$100	\$650**	\$0

Delta Dental PPO network	Delta Dental Premier <sup>®</sup> network	Out-of-network
Delta Dental PPO network dentists have agreed to charge \$850 for the \$1,200 service, a savings of \$350. Your Delta Dental plan covers 50 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$425 and you'll pay \$425.	Delta Dental Premier network dentists have agreed to charge \$975 – a savings of \$225 compared to the fee the dentist charges non-network patients. Assuming you've met your deductible, Delta Dental will cover 50 percent of that \$975, paying \$487.50. You'll also pay \$487.50. That's an extra \$62.50 tacked on to your share of the bill when compared to what you would have paid with a PPO dentist.	Out-of-network dentists have not agreed to charge a lower fee and can bill the full \$1,200. Delta Dental has set a limit on the accepted amount at \$1,100,* which means Delta Dental's share of the tab is \$550. The dentist can bill you the difference between the maximum allowed fee and what they charge.** This leaves you with a bill of \$650, which includes the \$100 the out-of-network dentist can “balance bill.”

As you can see, it pays to use Delta Dental network dentists – especially those in our PPO network. Visit [DeltaDentalAZ.com](http://DeltaDentalAZ.com) today to find participating dentists in your area. You can also download our free Delta Dental mobile app, available for Apple and Android devices, to find dentists and gauge the cost of common dental treatments using the Dental Care Cost Estimator tool.

Note: Delta Dental PPO savings apply to members covered by a PPO plan. Check your benefits certificate or talk with your benefits administrator to see if your plan is part of the Delta Dental PPO network.

<sup>1</sup>2014 Ruark Dental PPO Study