

Smile — You've Got Delta Dental PPO Plus Premier

Delta Dental is the leader in quality dental benefits coverage. And **Delta Dental PPO Plus Premier** is one of our most comprehensive plans. It's designed to provide you and your family with easy-to-use care that will help you live a healthier life.

After all, the better we help you take care of your teeth, the better you and your family will look and feel. It's all part of our strong dedication to improving your oral health.



Network Advantages

There are many advantages when you use a dentist who participates in the Delta Dental PPO or Delta Dental Premier networks. For example, with a participating network dentist:

- You generally pay less each time you receive care, since your share of the cost is based on specially negotiated rates.
- There are no claim forms to complete. Participating network dentists will prepare and submit claims for you.
- There is no balance billing. You are not billed for charges in excess of Delta Dental's negotiated rate for a particular service.

To receive the highest level of benefits payable under either option, be sure your dentist is a participating Delta Dental PPO or Delta Dental Premier network dentist.

If you have any questions, please feel free to contact our Customer Service department at **1-800-872-0500** or visit our website at www.deltadentalma.com.



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MORE DENTISTS. MORE COVERAGE. MORE SMILES.

ALL PART OF YOUR
DELTA DENTAL PPO
PLUS PREMIER PLAN.



How the Delta Dental PPO Plus Premier Program Works

The Delta Dental PPO Plus Premier program combines two of Delta Dental's national dental networks—Delta Dental PPO and Delta Dental Premier—giving you access to dentists that participate in both. **Nationally, 3 out of 4 dentists belong to our networks.** Chances are, your dentist is already participating in one or more of our networks. You'll save with a Delta Dental Premier participating dentist, and if you visit a Delta Dental PPO participating dentist you'll receive services at a further reduced rate (and any out-of-pocket expenses will therefore be lower).

Finding a Delta Dental PPO or Delta Dental Premier participating dentist is easy! Just visit www.deltadentalma.com or call 800-872-0500.



How You Save When You Use a Network Dentist — An Example

Network dentists have agreed to accept negotiated fees for their services. When you visit a participating Delta Dental PPO or Delta Dental Premier network dentist, you cannot be billed for the difference between your dentist's normal rate and Delta Dental's negotiated rate. See below for an example. Why pay more at a non-participating dentist when you can receive services from a participating Delta Dental PPO or Delta Dental Premier network dentist and reduce your out-of-pocket costs?



Capturing More Savings!

Let's say you need a porcelain crown. Here is a breakdown of your potential savings with Delta Dental PPO Plus Premier:

When You Visit a:	▶ Greatest Patient Savings		▶ Least Patient Savings	
	Delta Dental PPO Dentist	In-network	Delta Dental Premier Dentist	Non-participating Dentist
Fee Charged by Dentist	\$1,288	\$1,288	\$1,288	\$1,288
Fee Delta Dental Will Pay Dentist	\$928	\$1,094	\$1,094	\$1,160
Co-insurance Percentage	50%	50%	50%	50%
Delta Dental Pays	\$464	\$547	\$547	\$580
Patient Pays	\$464	\$547	\$547	\$708

This chart is for illustrative purposes only. Actual costs will vary by dentist and geographic area. Example assumes deductible has been met.