



Choosing a Dentist

As a Delta Dental PPOSM (Point-of-Service) member, you may see any dentist you like. However, there are advantages to choosing a dentist who belongs to one of Delta Dental’s two dentist networks.

Delta Dental PPO network dentists offer significant fee reductions to Delta Dental members. This minimizes your out-of-pocket costs and maximizes your dental benefits.

You may also choose a dentist from the **Delta Dental Premier[®]** network. More than three out of four dentists in Indiana participate in Delta Dental Premier. Fee savings with Delta Dental Premier are not as great as with our PPO network, but Delta Dental Premier offers many advantages over visiting nonparticipating dentists.

The table below illustrates some of the advantages of choosing an in-network dentist.

	Delta Dental PPO & Delta Dental Premier	Nonparticipating
Claims and Payments	Delta Dental participating dentists fill out and submit claim forms for you. Claim payments are sent directly to the dentist. Staying in network makes claims and payment hassle free!	You may have to fill out and submit your own claim forms. Claim payments are sent to the patient. Because of this, the dentist may require you to pay the full cost of treatment up front.
Network Discounts	Delta Dental participating dentists agree to reduced fees, minimizing your out-of-pocket costs. If the dentist’s normal charge is higher than Delta Dental’s maximum approved fee, the dentist cannot pass the balance on to you. You are protected from balance billing!	No limits on what the dentist may charge. If the dentist’s normal charge is higher than Delta Dental’s maximum approved fee, the dentist can pass the balance on to you. You won’t be protected from balance billing.

See the Savings in Action

As an example, say you visit your dentist for a basic covered service. If the estimated charge of \$100 is covered at 80 percent, here’s the out-of-pocket cost based on the participation status of the dentist you choose:

	Submitted Fee	Maximum Approved Fee	Amount Delta Dental Pays	Amount You Pay
Delta Dental PPO	\$100.00	\$70.00	\$56.00	\$14.00
Delta Dental Premier	\$100.00	\$90.00	\$72.00	\$18.00
Nonparticipating	\$100.00	\$87.00	\$69.60	\$30.40

The payment example above is for illustration purposes only. Fees and reimbursements can vary by location and dentist. It does however represent how the payment is determined.

In this example, choosing a Delta Dental PPO dentist saves 54 percent more out of pocket versus choosing the nonparticipating dentist!

Find Delta Dental participating dentists near you by using the search feature on our website at www.deltadentalin.com/findadentist, or by calling Delta Dental toll free at (800) 524-0149.