



# Go PPO!

## Benefits of staying in-network



Choosing a Delta Dental PPO™ provider from our nationwide network helps you get the most out of your benefits, but there are even more reasons that PPO is the way to go.

### Greater savings.

Visit a dentist in the PPO network to maximize your savings.<sup>1</sup> These dentists have agreed to contracted rates, and you won't get charged more than your share.<sup>2</sup> Find a PPO dentist at [deltadentalins.com](https://deltadentalins.com).

### Quality you can trust.

We monitor our PPO dentists to ensure they meet high standards for licensing, cleanliness and safety so you can feel confident every time you visit.

### No balance billing.

PPO dentists can't charge you more than their set fees. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's contracted rate — a process known as "balance billing."

### Avoid unbundling.

PPO dentists agree not to "unbundle" services, meaning they won't charge separately for things that are part of a treatment, like tooth preparation or local anesthesia. Out-of-network dentists might, which can drive up your costs.

### Less paperwork.

PPO dentists take care of all the claim forms and paperwork for you so you can skip the stress and focus on your oral health. If you go out of network, you might have to handle claims yourself.

### No prepayment required.

When you choose a PPO dentist, you'll pay only your portion of the bill.<sup>2</sup> We'll pay our share directly to your dentist. Out-of-network dentists may require you to pay the full cost of treatment up front and request reimbursement from Delta Dental.



Learn more about your plan.

Scan the QR code or visit [deltadentalins.com/members](https://deltadentalins.com/members) to get started.

<sup>1</sup> You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

<sup>2</sup> You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.

Delta Dental PPO is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV and UT and by not-for-profit dental service companies in these states: CA - Delta Dental of California; PA, MD - Delta Dental of Pennsylvania; NY - Delta Dental of New York, Inc.; DE - Delta Dental of Delaware, Inc.; WV - Delta Dental of West Virginia, Inc. In TX, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

West Virginia: Learn about our commitment to providing access to a quality dentist network at [deltadentalins.com/about/legal/index-enrollee.html](https://deltadentalins.com/about/legal/index-enrollee.html).



[deltadentalins.com/members](https://deltadentalins.com/members)