

# Stay in network and save

As a Delta Dental PPO (Point-of-Service) member, you can see any dentist you like. However, you will likely save the most money and receive the highest level of coverage when you visit a Delta Dental PPO dentist.

<b>Delta Dental PPO dentists</b>	<ul style="list-style-type: none"> <li>• <b>No balance-billing</b> (when the dentist charges you the difference between the allowed amount and the dentist's submitted fees) on covered services</li> <li>• Deep network discounts</li> <li>• Dentists file claims for member</li> </ul>
<b>Delta Dental Premier® dentists</b>	<ul style="list-style-type: none"> <li>• <b>No balance-billing</b> on covered services</li> <li>• Significant network discounts</li> <li>• Dentists file claims for member</li> </ul>
<b>Out-of-network dentists</b>	<ul style="list-style-type: none"> <li>• Can balance-bill you for the difference between their submitted fee and Delta Dental's allowed amount</li> <li>• No network discounts</li> <li>• May need to file own claims</li> </ul>

If you receive dental care from a provider outside your state's network, please ensure the provider submits all claims directly to your designated Delta Dental coverage provider (e.g. Delta Dental of Michigan, Delta Dental of Ohio or Delta Dental of Indiana).

### How it works:

As shown below, choosing a Delta Dental PPO dentist minimizes out-of-pocket costs.

		Delta Dental PPO dentists	Delta Dental Premier dentists	Out-of-network dentists
<b>ADULT CLEANING</b>	Submitted charge	\$110	\$110	\$110
	Allowed amount	\$71	\$86	\$78
	Percentage paid by Delta Dental	100%	100%	100%
	Amount Delta Dental pays	\$71	\$86	\$78
	<b>AMOUNT YOU PAY</b>	<b>\$0</b>	<b>\$0</b>	<b>\$32</b>
<b>CROWN</b>	Submitted charge	\$1,370	\$1,370	\$1,370
	Allowed amount	\$890	\$1,070	\$960
	Percentage paid by Delta Dental	50%	50%	50%
	Amount Delta Dental pays	\$445	\$535	\$480
	<b>AMOUNT YOU PAY</b>	<b>\$445</b>	<b>\$535</b>	<b>\$890</b>

NOTE: Payment examples above are illustrative only. Fees and reimbursements can vary by location and dentist. They do, however, represent how payment is determined.

Visit [memberportal.com](http://memberportal.com) to find a network dentist near you or call us at 800-524-0149.