



# Two Networks, More Choices

At Delta Dental, we're proud to offer both Delta Dental PPO™ and Delta Dental Premier® networks. The unique dual network, known as Delta Dental PPO Plus Premier™, gives you the opportunity to choose from a broader selection of dentists. No other national dental carrier comes close to the size of our network, and accordingly, no other carrier can offer you the same amount of value and cost savings.

**Delta Dental PPO™** gives you the lowest out-of-pocket costs. Participating dentists in the network agree to accept lower fees for procedures, providing larger discounts that result in savings for Delta Dental members.

**Delta Dental Premier®** is the largest dentist network in the country. In fact, more than four-out-of-five dentists in the nation have agreed to accept Delta Dental's pre-negotiated fees for dental procedures.

Seeing an out-of-network dentist is always an option. However, by utilizing one, you will be missing out on the discounts available to you.

**Effective Discounts** are the Delta Dental difference. It's our access and network savings! With either network, our dentists have agreed to accept the allowed amount for the dental procedure charge and will not bill you the difference. This way, both member and employer receive the greatest value and cost savings.

Find a Delta Dental Network Dentist  
It's easy to see if your dentist participates in the Delta Dental PPO™ or Delta Dental Premier® network.

Visit our website at [DeltaDentalMN.org](http://DeltaDentalMN.org) and select "Find a Dentist" or call Customer Service at 1-800-553-9536.

## Network Cost Savings Example

The illustrative cost of a crown is \$1,350.

How much will **you save** and how much will **you pay** out-of-pocket?

|   | CHARGE         | PAYMENT  |
|---|----------------|--|
| In-Network<br><b>Delta Dental PPO™</b><br>50% benefit coverage<br><b>Greatest Savings</b> | <b>\$850</b>   | Delta Dental Pays \$425<br>You Pay \$425<br><b>You Save \$250</b>  |
| In-Network<br><b>Delta Dental Premier®</b><br>50% benefit coverage                        | <b>\$975</b>   | Delta Dental Pays \$487<br>You Pay \$487<br><b>You Save \$178</b>  |
| <b>Out-of-Network</b><br>50% benefit coverage<br><b>No Savings</b>                        | <b>\$1,300</b> | Delta Dental Pays \$650<br>You Pay \$700<br><b>You Save \$0</b> <small>includes \$50 balance billing</small> |

All examples shown are for illustrative purposes only and assume the member's applicable deductibles have been met. Benefit coverage and out-of-network reimbursement may vary by plans, procedures and dental benefit contracts. Please review your benefit summary for complete details.

Learn more about how your oral health connects to your overall health at: [DeltaDentalMN.org](http://DeltaDentalMN.org)

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