









Stay in network and save

As a Delta Dental PPO (Point-of-Service) member, you may 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.

| | |
|--------------------------------|---|
| Delta Dental PPO dentists | <ul style="list-style-type: none">No balance billing on covered servicesMost significant network discounts with more than 395,000 office locations nationwide*Dentists file claims for member |
| Delta Dental Premier® dentists | <ul style="list-style-type: none">No balance billing on covered servicesSignificant network discounts with the most office locations nationwide—460,000*Dentists file claims for member |
| Out-of-network dentists | <ul style="list-style-type: none">Balance billingNo network discountsMay need to file own claims |

How it works:

As shown below, your lowest out-of-pocket costs result from going to a Delta Dental PPO dentist.

| Example savings for a crown by network |  Submitted charge |  Maximum allowed fee |  Percentage paid by Delta Dental |  Amount Delta Dental pays |  Amount dentist can balance bill |  Total amount you pay |  Total network savings |
|--|--|---|---|---|---|--|---|
| Delta Dental PPO | \$1,100 | \$754 | 50% | \$377 | \$0 | \$377 | \$346  |
| Delta Dental Premier | \$1,100 | \$988 | 50% | \$494 | \$0 | \$494 | \$112 |
| Out-of-network | \$1,100 | \$798 | 50% | \$399 | \$302 | \$701 | \$0 |

| Delta Dental PPO dentists | Delta Dental Premier dentists | Out-of-network dentists |
|---|---|---|
| Delta Dental PPO dentists have agreed to charge \$754 for the \$1,100 service, a savings of \$346 . Your Delta Dental plan covers 50 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$377 and you'll pay \$377 . | Delta Dental Premier dentists have agreed to charge \$988—a savings of \$112 compared to the fee the dentist usually charges. Delta Dental's payment is based on the maximum allowed fee amount of \$988. Assuming you've met your deductible, Delta Dental will cover 50 percent of that \$988, paying \$494 . With a Delta Dental PPO (Point-of-Service) plan, the dentist cannot bill you the difference between Delta Dental's payment and the Delta Dental Premier maximum allowed fee. | Out-of-network dentists have not agreed to charge lower fees and can bill the full \$1,100 . For payment to nonparticipating dentists, Delta Dental establishes a nonparticipating dentist fee, which is the maximum fee allowed for the procedure, meaning Delta Dental pays \$399 . The dentist can bill you the difference between Delta Dental's payment and what they charge. This leaves you with a bill of \$701, which includes the \$302 the out-of-network dentist can "balance bill." |

NOTE: Payment examples above are illustrative only. Fees and reimbursements can vary by location and dentist. They do however represent how payment is determined.
*Delta Dental Plans Association, December 2024.

Find Delta Dental participating dentists near you by using the search feature on our website or by calling Delta Dental toll-free at 800-524-0149.