

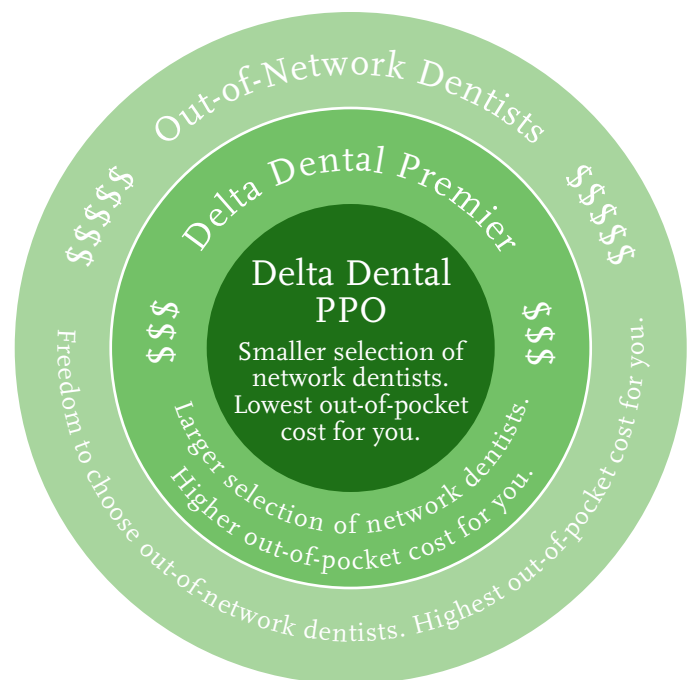
Delta Dental PPO Plus Premier – Two Networks, More Choices



Delta Dental's unique dual network gives you more choice from a broader selection of dentists by utilizing two networks – Delta Dental PPOSM and Delta Dental Premier[®].

Delta Dental PPO provides you with the lowest out-of-pocket costs. That's because dentists who participate in the PPO network have agreed to accept lower reimbursements for services. More than 30 percent of all dentists in Iowa¹ and 45 percent of dentists nationally¹ participate in the Delta Dental PPO network.

Delta Dental Premier is the largest dental network in the nation¹, with more than 90 percent of all dentists in Iowa¹ and more than 80 percent of dentists nationally¹ participating. Delta Dental Premier gives you a wider selection of dentists while keeping out-of-pocket costs economical.



¹ NetMinder, 2012

In-network dentists offer you the greatest savings.

You are free to go to any dentist, but may save more money by going to a PPO or Premier network dentist. Plus, network dentists have agreed not to charge more than Delta Dental's maximum allowed fees – *and* they won't balance bill you the difference between the maximum allowed fees and their regular fees. See example below.

	← Greatest Patient Savings Least Patient Savings →		
Regular Fee Charged By Dentist \$1,000	Delta Dental PPO SM Dentist	Delta Dental Premier [®] Dentist	Non-participating Dentist
	← In-network →		← Non-network →
Delta Dental's Maximum Allowed Fee	\$710	\$900	\$900
Benefit Percentage	50%	50%	50%
Delta Dental Pays	\$355	\$450	\$450
Additional Amount Dentist May "Balance Bill" the Patient	\$0	\$0	\$100
Patient Pays	\$355	\$450	\$550 (\$450 + \$100)

Please note, this example – based on a porcelain crown – is for illustrative purposes only and assumes the member's annual deductible has been met. Benefit percentage will vary by plans and procedures.

Find a Delta Dental Network Dentist

To see if your dentist participates in the Delta Dental PPO or Premier network, visit our website at www.deltadentalia.com and select "Provider Search" or call customer service at (800) 544-0718.