



You've got options

With Delta Dental PPO™ you can visit the dentist of your choice.



You want to visit a dentist you know and trust. Most of the time, your dentist is a part of our network, one of the nation's largest. But sometimes they're not. We've got you covered either way. With Delta Dental PPO, you're free to visit any licensed dentist, including those outside our network.

However, it's important to note that there are advantages to choosing a Delta Dental dentist.

| | In-network dentist | Out-of-network dentist |
|--|---|--|
| Benefits | Some plans are designed to pay higher coinsurance when you visit a Delta Dental provider. | Some plans reduce the coinsurance when you go out-of-network. Check your benefit booklet to make sure you understand your benefits. |
| Discounted fees | In-network dentists agree to charge discounted rates for their services. | Out-of-network dentists have not agreed to the discounted rates. |
| No prepayment required | You'll pay only your portion of the bill, and Delta Dental will pay our share directly to your dentist. | Out-of-network dentists typically require you to pay the full cost of treatment up front before you receive reimbursement from Delta Dental. |
| Protection from balance billing | In-network dentists won't charge you more than your expected share of the bill. | Out-of-network dentists may charge you for the difference between what the plan pays and their usual rate. |
| No unbundling | In-network dentists agree to not "unbundle" services that are part of a treatment, like tooth preparation or local anesthetic. | Out-of-network dentists may charge for these services separately, making your overall costs higher. |
| Quality assurance | All Delta Dental dentists go through a rigorous credentialing process to ensure they are properly licensed and trained and carry the required levels of liability insurance for their area of practice. | We can't verify that out-of-network dentists are properly licensed and credentialed. |
| Claim submission | In-network dentists file claims on your behalf. | You may have to file your own claims. |



deltadentalins.com/members

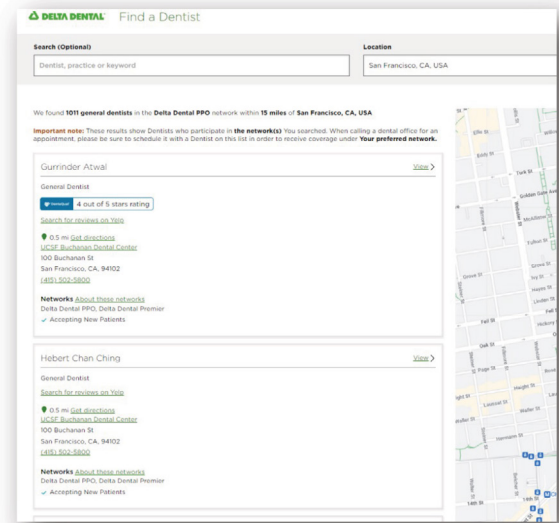
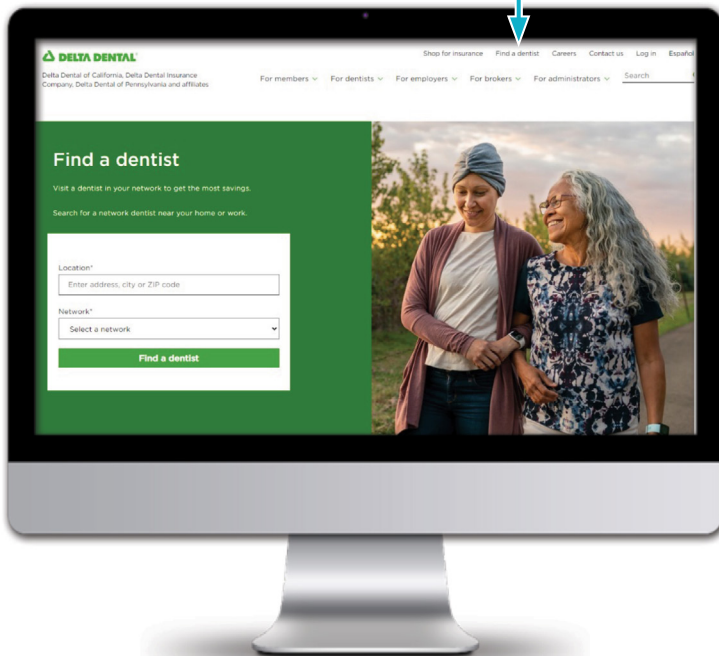
Want to find an in-network dentist?

That's easy! Visit **deltadentalins.com** and search in your area with our Find a Dentist tool. We continuously evaluate and recruit dentists into our network to make sure we're meeting the needs of our members.

Have a claim to file?

If you recently visited an out-of-network dentist, you'll likely have to submit a claim. Claim forms are available when you log in to your account at **deltadentalins.com**. If you haven't registered, creating an account is easy.

Members can search for a new dentist right from the home page of our website.



Questions?

If you have any questions about your coverage or how to find a dentist, please log in to your account at **deltadentalins.com** to learn more. You can also contact us at **deltadentalins.com/about/contact**.

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 Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.