

## Choosing a Dentist

As a Delta Dental subscriber, you may see any dentist you like. However, there are many advantages to choosing a dentist who belongs to one of Delta Dental's two dentist networks.

Delta Dental PPO is a select network of dentists who offer significant fee reductions to Delta Dental patients. This minimizes your out-of-pocket costs.

You can also choose a dentist from the Delta Dental Premier network. More than four-fifths of Wisconsin dentists and nearly three-fourths of dentists nationwide are members of the Delta Dental Premier network. It is by far the largest dentist network in Wisconsin and across the nation. Fee savings with Delta Dental Premier are not as great as with Delta Dental PPO, though this network still offers many advantages vs. non-network dentists. The table below illustrates some of the advantages of Delta Dental network dentists.

An Explanation of Benefits (EOB) statement will be sent to you describing what has been paid on your claim and the amount you will owe your dentist.

	Delta Dental PPO	Delta Dental Premier	Non-network
<b>Claim payments</b>	Claim payments are sent directly to the dentist.	Claim payments are sent directly to the dentist.	Claim payments are sent to the patient. Because of this, dentist may require you to pay for the full cost of treatment up front.
<b>Agreed-to fees</b>	Dentist agrees to a reduced fee schedule, minimizing your out-of-pocket costs. If dentist's normal charge is higher than the fee schedule, the dentist can't pass the balance on to you.	Dentist agrees to accept Delta Dental's Maximum Plan Allowance. If dentist's normal charge is higher than the MPA, the dentist can't pass the balance on to you.	No limits on what dentist may charge. If dentist's normal charge is higher than Delta Dental's Maximum Plan Allowance, the dentist can pass the balance on to you.
<b>Treatment guarantees</b>	Contract includes provisions to repair or replace dental restorations should they fail within 24 months.	Contract includes provisions to repair or replace dental restorations should they fail within 24 months.	No guarantees.

<b>Savings Example</b>	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non-network Dentist
Dentist's normal fee	\$720	\$720	\$720
Allowed amount	\$590	\$680	\$680
Dentist fee adjustment due to Delta Dental agreement	\$130	\$40	\$0
50% benefit paid by plan	\$295	\$340	\$340
Out-of-pocket cost for patient	\$295	\$340	\$380

**The most accurate and up-to-date information on Delta Dental PPO and Premier dentists is available on our website at [www.deltadentalwi.com](http://www.deltadentalwi.com), or by calling Delta Dental toll free at 800-236-3712.**

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