



Delta Dental PPO (Point-of-Service)

Delta Dental PPO dentist:

You will receive the highest level of coverage if you go to a Delta Dental PPO (PPO) dentist. Delta Dental will pay PPO dentists directly based on their submitted fee or the amount in their local Delta Dental's PPO dentist schedule, whichever is less. If the PPO dentist schedule amount for a covered service is lower than the dentist's submitted fee, the dentist cannot charge you the difference.

For example: If a PPO dentist charges \$100 for a service covered at 100 percent, and if the PPO dentist schedule amount for that service is \$80, we will pay the dentist \$80 and you will owe nothing. The dentist cannot charge you the \$20 difference between his or her submitted fee and the PPO dentist schedule amount.

Submitted fee:	\$100.00
PPO dentist schedule amount:	\$ 80.00
Delta Dental pays 100% of \$80:	\$ 80.00
You pay:	\$ 0.00

The PPO dentist accepts the PPO dentist schedule amount. The \$20 difference cannot be charged to you.

Delta Dental Premier dentist:

Although your coverage levels will be lower for some services when you go to a non-PPO dentist, you may still save money if that dentist participates in another Delta Dental program called Delta Dental Premier (Premier). We pay Premier dentists directly based on their submitted fee or their local Delta Dental's Maximum Approved Fee, whichever is less. If the Maximum Approved Fee for a covered service is lower than the dentist's submitted fee, the dentist cannot charge you the difference.

For example: If a non-PPO dentist who participates in Delta Dental Premier charges \$100 for a service that is covered at 80 percent, and if the Maximum Approved Fee for that service is \$95, we will pay the dentist \$76 (80 percent of \$95). You will owe the dentist the remaining \$19. The dentist cannot charge you the \$5

difference between his or her submitted fee and the Maximum Approved Fee.

Submitted fee:	\$100.00
Maximum Approved Fee:	\$ 95.00
Delta Dental pays 80% of \$95:	\$ 76.00
You pay:	\$ 19.00

Delta Dental pays 80% of the Maximum Approved Fee and you pay 20%. The \$5 difference between the Maximum Approved Fee and the submitted fee cannot be charged to you. Because your coverage level is lower when you go to a Premier dentist, you pay \$19.

Nonparticipating dentist:

If you go to a nonparticipating dentist (a dentist who does not participate in Delta Dental PPO or Delta Dental Premier), you will probably have to pay more. Our payment for covered services will be based on the dentist's submitted fee or the local Delta Dental's nonparticipating dentist fee, whichever is less.

Delta Dental will usually send payment directly to you, and you will be responsible for paying the dentist whatever he or she charges. In addition, you might have to pay the dentist at the time of your appointment.

For example: If a nonparticipating dentist charges \$100 for a service that is covered at 80 percent, and if the nonparticipating dentist fee for that service is \$90, we will pay you \$72 (80 percent of \$90). You will owe the dentist the remaining \$28. You will be responsible for paying him or her the full \$100.

Submitted fee:	\$100.00
Nonparticipating dentist fee:	\$ 90.00
Delta Dental pays 80% of \$90:	\$ 72.00
You pay:	\$ 28.00

Delta Dental pays 80% of the nonparticipating dentist fee and you pay 20%. In addition, you are responsible for the difference between the nonparticipating dentist fee and the submitted fee.