

Delta Dental PPOSM: The power of choice



A PPO that provides value along with your smile

When it comes to Delta Dental¹, you receive more than just exceptional dental benefits — you also get great value. But not all groups value the same thing. That’s why Delta Dental PPOSM gives you the power to decide what’s most important in a benefits package.

What separates Delta Dental from other carriers?

Access — both to significant discounts from Delta Dental PPO dentists and a safety net of savings from Delta Dental Premier[®] dentists. Our two networks give you and your enrollees more opportunities to save, plus all Delta Dental dentists offer cost protections such as no unbundling and no balance billing above their contracted fee.

Plan Design	PPO	PPO plus Premier
Employer plan cost (rates) ²	\$\$	\$\$\$
More savings for employers	✓	
More savings opportunities for employees		✓
PPO claims based on PPO fees	✓	✓
Non-PPO claims based on PPO fees	✓	
Non-PPO claims based on Premier contracted fees		✓
Good balance billing protection (for non-PPO dentist visits)	✓	
Best balance billing protection (for non-PPO dentist visits)		✓
Freedom to visit any dentist both in- or out-of-network	✓	✓

With two networks, you can tailor your benefits with different levels of cost protection: PPO or PPO plus Premier. Either option offers savings and access to both great networks. The only difference is the fee basis for the claim when enrollees visit a non-PPO dentist.

Leverage the power of our two networks to design a plan that works for you.

No matter the plan design, enrollees have superior network choices. PPO dentists provide the maximum savings; Premier dentists offer moderate savings for visits outside the PPO network. You choose how you distribute the savings.

Break it down

Plan Design: Delta Dental PPO³

Dental Network	Delta Dental PPO	Delta Dental Premier	Non-Delta Dentist
Dentist's Charge for a Crown	\$1,200	\$1,200	\$1,200
Plan Allowance	\$700	\$900	N/A
Coinsurance	60%	60%	60%
Plan Pays	\$420	\$420	\$420
Enrollee Pays	\$280 (\$700 - \$420)	\$480 (\$900 - \$420)	\$780 (\$1,200 - \$420)

Plan Design: Delta Dental PPO plus Premier³

Dental Network	Delta Dental PPO	Delta Dental Premier	Non-Delta Dentist
Dentist's Charge for a Crown	\$1,200	\$1,200	\$1,200
Plan Allowance	\$700	\$900	N/A
Coinsurance	60%	60%	60%
Plan Pays	\$420	\$540	\$540
Enrollee Pays	\$280 (\$700 - \$420)	\$360 (\$900 - \$540)	\$660 (\$1,200 - \$540)

With Delta Dental PPO, groups get both great access and affordability.

To learn more, contact your Delta Dental sales representative.

¹ 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 underwrites a Dental Provider Organization (DPO) plan.

² While costs for PPO plans are usually lower than PPO plus Premier, additional variables may influence the overall plan cost.

³ Hypothetical example for illustrative purposes assumes that the plan's deductible has been previously satisfied, the annual maximum has not been reached and the benefit levels for in- and out-of-network treatment are the same.