Go PPO! 6 great reasons to stay in-network



Your Delta Dental PPO[™] plan lets you visit any licensed dentist, but you'll maximize plan value by taking advantage of our robust, nationwide PPO network.¹ Here are six great reasons to "go PPO":

- **Greater savings.** PPO dentists have agreed to reduced fees, which leaves more money in your pocket. You can find a PPO dentist at **deltadentalins.com**.
- **Quality assurance.** Make sure your smile gets the care it deserves. We monitor PPO dentists to ensure proper licensing, cleanliness and safety procedures.

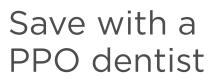
No balance billing. PPO dentists can't charge you more than their set fees. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's contracted rate — a process known as "balance billing." Avoid unbundling. PPO dentists agree not to "unbundle" services
that are part of a treatment, like tooth preparation or local anesthesia.
Out-of-network dentists may charge for these services separately, making overall costs higher.

5

Less paperwork. PPO dentists handle all claim forms and other paperwork for you. If you choose an out-ofnetwork dentist, you may need to submit a claim yourself.

6

No prepayment required. When you choose a PPO dentist, you'll pay only your portion of the bill.² We'll pay our share directly to your dentist. Outof-network dentists may require you to pay the full cost of treatment up front and request reimbursement from Delta Dental.







 ¹ In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.
 ² You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services.

Delta Dental PPO is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX 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.

West Virginia: Learn about our commitment to providing access to a quality dentist network at **deltadentalins.com/about/legal/index-enrollee.html**.

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