

Frequently Asked Questions

Delta Dental PPO™



1. Do I have to visit a particular dentist?

You can visit any licensed dentist to receive treatment under your plan, but you'll maximize your savings by visiting a dentist in one of our large nationwide networks.¹ These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.

Your plan offers two robust dentist networks:

- **Delta Dental PPO™** dentists generally offer the lowest contracted rates and greatest cost savings.

- **Delta Dental Premier®** dentists are your next best bet, with contracted rates that help you save. Our Premier network is the largest dentist network nationwide.²

Find a dentist at deltadentalins.com.

2. How might my dentist's network affect my out-of-pocket costs?

Out-of-pocket costs usually vary depending on the type of dentist you choose. Turn the page for an example.

Save with a PPO dentist



NON-DELTA DENTAL

Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non-Delta Dental Dentist
Your dentist submits all claims to Delta Dental. We pay the dentist directly for our share of covered services.		You may be required to pay for your treatment in advance and submit a claim for reimbursement.
Your dentist accepts the PPO allowance. You are responsible for any coinsurance and deductible (if applicable), amount over the plan maximum and charges for non-covered services.	Your dentist accepts the Premier allowance. You are responsible for any coinsurance and deductible (if applicable), amount over the plan maximum and charges for non-covered services.	There's no fee agreement, so your dentist can charge you any amount. Higher fees add up, so you may reach your annual maximum sooner. If you get billed for an amount above the maximum plan allowance, you will be responsible for the difference.
Your costs will generally be lowest with a PPO dentist.	Your out-of-pocket costs may be higher with a Premier dentist than for the same services at a PPO dentist. However, costs are still generally lower than at a non-Delta Dental dentist.	Your out-of-pocket costs may be higher at an out-of-network dentist than for the same services at a PPO or Premier dentist.

¹ Premier dentists' contracted fees are usually higher than PPO dentists', but Premier dentists still offer some cost protections. You are responsible for any coinsurance and deductible, amount over the plan maximum and charges for non-covered services. Refer to your plan booklet for more information.

² NetMinder Dental Network Trend Report, March 2019. Delta Dental Premier is the largest dentist network nationwide, based on total unique dentists.



SAMPLE TREATMENTS AND ESTIMATED COSTS³

Example	Delta Dental Dentists		Non-Delta Dental Dentists
	PPO Dentists	Premier Dentists	
Dentist's charge for a crown	\$1,300	\$1,300	\$1,300
Dentist accepts as full payment	\$700	\$900	\$1,300
Plan allowance	\$700	\$900	\$1,100
Percentage paid by plan	60%	50%	50%
Plan payment	\$420	\$450	\$550
Your payment	\$700 charge - \$420 plan payment = \$280 out-of-pocket	\$900 charge - \$450 plan payment = \$450 out-of-pocket	\$1,300 charge - \$550 plan payment = \$750 out-of-pocket

3. Will I receive an ID card?

You don't need a Delta Dental ID card when you visit the dentist. Just provide your name, birth date and enrollee ID or Social Security number. If your family members are covered under your plan, they will need to provide your details. If you prefer to use an ID card, you can register for an online account to print one out or access an electronic copy.

4. How can I avoid unexpected charges for dental care?

- Choose a Delta Dental PPO or Delta Dental Premier dentist.
- Before beginning treatment that is expected to be more than \$300, ask your dentist to submit a pre-treatment estimate to Delta Dental. We'll send you and your dentist an overview of estimated costs.
- If you have questions about your plan, contact Customer Service at **800-521-2651**.

5. How does Delta Dental handle work in progress?

Your plan covers treatment started and completed after your plan's effective date of coverage. Any treatment started before your effective date is covered by you or your prior carrier.

6. What if I'm in the middle of orthodontic treatment when my Delta Dental plan begins?

Your plan provides coverage for you while you're currently undergoing active orthodontic treatment. Review your plan documents for more information.

7. If I exhausted my orthodontic lifetime maximum under my prior carrier's plan, will I receive a new lifetime maximum under Delta Dental PPO?

No. The \$1,000 lifetime maximum for orthodontics is intended to extend over your lifetime. It does not reset when you change carriers.

8. Who do I contact with questions about my benefits or claims?

We're always here to help. Contact us online at **deltadentalins.com/contact** or call Customer Service at **800-521-2651** with any benefits or claims questions.

9. How do I register for an online account?

Visit **deltadentalins.com** and click on the **Register Today** link to get started.

10. How do I find an in-network dentist?

Head to **deltadentalins.com** and visit the **Find a Dentist** section on our homepage. You'll be able to search by location, network type and by the name of the dentist or practice.

Still have questions?

We're here to help. Contact Customer Service online at **deltadentalins.com/contact** or call **800-521-2651**.

³ These are hypothetical numbers for illustrative purposes only. Assume no maximums or deductibles apply. The included example is based on coverage under the Enhanced Plan.

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.