DELTA DENTAL

Network Cost Savings Example

Here is an example of how the Delta Dental PPO Plus Premier™ network saves you money:

How much will you **save** and how much will you **pay** out-of-pocket?*

Full charge of procedure $1,000*

	ALLOWED	PAYMENT
Greatest Savings **In-Network** **Delta Dental PPO™** 50% benefit Coverage	$800	Delta Dental pays $400 You pay $400 You save $200
In-Network **Delta Dental Premier®** 50% benefit Coverage	$900	Delta Dental pays $450 You pay $450 You save $100
Out-of-Network 50% benefit Coverage Potential balance billing charge	$720	Delta Dental pays $360 You pay $640 Includes $280 balance billing ($1,000-$360 = $640) You save $0

The Delta Dental PPO Plus Premier network arrangement offers access to the nation's largest Premier network of dentists while simultaneously offering access to PPO providers who have agreed to accept even lower fees for Delta Dental patients.

Because Delta Dental network dentists have agreed to accept a lower reimbursement for services, subscribers experience lower out-of-pocket costs *and* the plan maximum will cover more care. This means real cost savings.

*Please note: this example is for illustrative purposes only and assumes any member deductible has been met. Benefit percentage and out-of-network reimbursement may vary by plans, procedures and contract setup. Please check your outline of coverage for exact benefit plan designs.