Your Delta Dental PPO Plus Premier™ Plan At a Glance



Delta Dental PPO Plus Premier gives you access to approximately 156,425 participating dentists. Here's what your plan offers you and your family.

Choose dentists from two great dental networks.

Our PPO network gives you the biggest savings. PPO dentists offer large discounts off their regular fees for covered services. That means your benefit dollar goes further. About three out of five dentists nationally are Delta Dental PPO dentists.

Our Premier network offers access to the most dentists nationwide. Premier dentists also discount their services. Four out of five dentists nationally participate in Delta Dental Premier® – the nation's largest dental network.

Dentists not in our PPO or Premier networks don't offer these in-network discounts. While you may still see them, you'll ***pay*** **the most for services from out-of-network dentists.** You'll ***save*** **the most when you see PPO dentists.**

It's a snap to see if your dentist is in our networks.

Use our convenient "Find a Dentist" tool at DeltaDentalNJ.com/FAD to check if your dentist is a participating PPO or Premier dentist. You can also search for other participating dentists in your area.

No more claims to file or billing surprises.

Your participating Delta Dental dentist will submit your claim for you. (You may need to submit a claim form if you go out of network.)

You'll also find out your co-payment and out-of-pocket costs during your appointment, so you won't be surprised by any balance bills later.

Easy access to your benefits information.

You can find important details of your dental coverage at the MySmile® personal benefits center. Visit our website at DeltaDentalNJ.com to register and login.

DELTA DENTAL®

Keep reading for answers to your frequently asked questions.

Delta Dental PPO Plus Premier™ Frequently Asked Questions

How can I find a participating dentist?

Go to "Find a Dentist" at DeltaDentalNJ.com/FAD. Be sure to select the “Delta Dental PPO Plus Premier” network.

How can I make my benefits go the furthest?

You’ll save the most when you see PPO dentists. PPO dentists offer the greatest discount off their fees, so you’ll pay less than with a Premier dentist.

How do I make sure I use a PPO dentist?

Search DeltaDentalNJ.com/FAD for PPO dentists (identified by the “Greater Saving” icon.)

Greater Savings

What if my dentist is in both networks?

We automatically pay the claim based on the lowest cost network that your dentist participates in. If your dentist participates in both Premier and PPO networks, we will pay your claim at the PPO rate.

Can I go to any dentist I want with this plan?

Yes. Your benefit dollar goes furthest with Delta Dental PPO™ dentists; they offer the greatest discounts. Our Premier network gives a smaller discount but gives you access to four out of five dentists nationwide. Out-of-network dentists (those who choose not to participate in PPO or Premier) don’t offer negotiated discounts. You can still see out-of-network dentists, but you’ll pay more out of pocket.

Can you give me a comparison of my costs in network vs. out of network?

Suppose you want to go for your regular preventive and diagnostic dental appointment. We pay 100% of an **allowed** amount — the amount our participating dentists agree to accept, which is less than what they charge their out-of-network patients. Here are some examples:

Regular Preventive and Diagnostic Visit

	Dentist’s charge	Sample Delta Dental fees	Co-payment	Delta Dental Pays	Balance billed amount	Amount you pay out of pocket
PPO Network	$249	$150	0%	$150	$0	$0
Premier Network	$249	$180	0%	$180	$0	$0
Non-participating	$249	$174	0%	$174	$75	$75 ($249 - $174)

For illustrative purposes only. Fees vary by procedure and location. Illustration assumes 100% coverage for P&D.

The savings are even more significant for a crown, another common procedure. In this example, choosing a PPO specialist saves you more out of pocket.

Getting a Crown

	Dentist’s charge	Sample Delta Dental fees	Co-payment	Delta Dental Pays	Balance billed amount	Amount you pay out of pocket
PPO Network	$1,350	$940	50%	$470	$0	$470 ($940 - $470)
Premier Network	$1,350	$1,028	50%	$514	$0	$514 ($1,028 - $514)
Non-participating	$1,350	$966	50%	$483	$384	$867 ($1,350 - $483)

For illustrative purposes only. Fees vary by procedure and location.

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