

Your Delta Dental PPO™ Plan At a Glance



Delta Dental PPO gives you access to 114,000 unique participating dentists. Here's what your plan offers you and your family.



Excellent benefits with low out-of-pocket costs.

Our participating PPO dentists offer large discounts off their regular fees for covered services. That means your benefit dollar goes further when you use PPO dentists. About three out of five dentists nationally are Delta Dental PPO dentists.

With Delta Dental PPO, you may choose to visit any licensed dentist. However, dentists not in our PPO don't offer these in-network discounts. You'll always save more when you see PPO dentists.



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

Use our convenient "Find a Dentist" tool at [DeltaDentalNJ.com/FAD](https://www.DeltaDentalNJ.com/FAD) to check if your dentist is a participating PPO dentist. You can also search for other participating dentists in your area.



No more claims to file or billing surprises.

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

Your PPO dentist will also inform you of any co-payments and out-of-pocket costs during your appointment, so you won't be surprised by any balance bills later. (You may receive balance bills if you see a dentist not in our PPO network.)



Easy access to your benefits information.

You can find important details about your dental coverage at the MySmile® personal benefits center. Visit our website at [DeltaDentalNJ.com](https://www.DeltaDentalNJ.com) to register and login.



Delta Dental PPO™ Frequently Asked Questions

How can I save the most money with my dental plan?

You'll save the most when you see PPO dentists, as they offer the greatest discount off their fees. You'll pay less with PPO dentists than with Delta Dental Premier® or out-of-network dentists.

How can I find a PPO dentist?

Visit [DeltaDentalNJ.com/FAD](https://www.DeltaDentalNJ.com/FAD) and select the "Delta Dental PPO" network. Dentists with the "Greater Savings" icon participate in the PPO network.



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

Yes, but you'll save the most when you use a PPO dentist. You can see the difference in costs in the illustrations below:

| 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 | \$270 | \$140 | 0% | \$140 | \$0 | \$0 |
| Premier Network | \$270 | \$160 | 0% | \$140 | \$20 | \$20 (\$160 - \$140) |
| Non-participating | \$270 | \$140 | 0% | \$140 | \$130 | \$130 (\$270 - \$140) |

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 | \$1,438 | \$790 | 50% | \$395 | \$0 | \$395 (\$790 - \$395) |
| Premier Network | \$1,438 | \$930 | 50% | \$395 | \$140 | \$535 (\$930 - \$395) |
| Non-participating | \$1,438 | \$790 | 50% | \$395 | \$648 | \$1,043 (\$1,438 - \$395) |

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

What if I go to a Delta Dental Premier® or a non-participating dentist but my plan is PPO?

If you have a PPO-only plan and visit a Delta Dental Premier dentist or a non-participating dentist, you will not maximize your out-of-pocket savings. Members with a PPO-only plan will pay the difference between the PPO fee and the Premier network fee or the non-participating fee (in addition to their co-insurance). Be sure to check your coverage and your dentist's network participation before seeking dental care. You can find these and other important details of your dental coverage at your MySmile® personal benefits center. Visit our website at [DeltaDentalNJ.com](https://www.DeltaDentalNJ.com) to register and login.