

# Save Some Green on Your Pearly Whites



Everyone wants to save money while still receiving good service. With the Delta Dental PPO™ network, you'll get great dental care at lower prices.

## Here's how the PPO network saves you money.

**Excellent benefits with low out-of-pocket costs.** In-network dentists have agreed to pre-established fees for services. On average, patients save **45%** on the fee typically submitted for a claim. Delta Dental PPO dentists' rates are usually the best value, often better than other network rates.

**No more billing surprises.** Delta Dental PPO network dentists won't "balance bill" patients. That means they can't charge you the difference between their usual fee and the amount they've agreed to charge patients covered by Delta Dental.

Let's take a real-world example of a common dental procedure—a crown that costs \$1,534—to see how using an in-network dentist saves you money.

When you see an out-of-network dentist	
They can bill you the full \$1,534	\$1,534
Delta Dental's maximum allowed fee:	- \$790
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The difference between the dentist's charge and the maximum allowed fee is the <b>balance billed amount</b>	\$744
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Delta Dental covers 50% of the maximum allowed fee	\$395
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You'll pay the other half of the maximum allowed fee plus the balance billed amount from above	\$395 + \$744
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<b>Your cost</b>	<b>\$1,139</b>

When you see a Delta Dental PPO dentist	
PPO dentist's maximum allowed fee	\$790
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Delta Dental covers 50% of the maximum allowed fee	x 50%
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<b>Your cost, assuming you already met your deductible for the year</b>	<b>\$395</b>

## Total savings with the Delta Dental PPO network = \$744!

It pays to use Delta Dental network dentists, especially those in our PPO network. Visit [DeltaDentalNJ.com/FAD](https://www.DeltaDentalNJ.com/FAD) to find participating dentists in your area to get the greatest savings on your dental care.