

Delta Dental Premier[®]

With the Delta Dental Premier plan, you and your family members may visit any licensed dentist but will receive the greatest out-of-pocket savings if you see a Delta Dental dentist. Participating dentists file claims directly with Delta Dental and accept Delta Dental's reimbursement in full. You are responsible only for your deductible and coinsurance (as determined by your plan), as well as any charges for non-covered services up to Delta Dental's approved amount. If you choose to see an out-of-network dentist, you will incur additional out-of-pocket expenses, and you will be billed the total amount the dentist charges (called balance-billing). When you see a Delta Dental PPOSM or Premier dentist, you are protected from balance-billing.

Advantages of the Delta Dental Premier plan

- **Savings:** Delta Dental dentists offer subscribers services at discounted rates. And you will still save money even if you need a service that is not covered.
- **Choice:** You have the choice of seeing any licensed dentist. However, you will experience the greatest savings if you see a Delta Dental Premier or PPO dentist.
- **Network:** The Premier offers access to more than 145,000 Delta Dental providers nationwide.

| Looking for a dentist? Concerned about costs? Delta Dental dentists offer you the greatest savings. | | |
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| Service: Porcelain Crown (Benefit illustration only. Example assumes deductible has been met.) | | |
| Network | Delta Dental Premier or PPO Dentist | Out-of-Network Dentist |
| Protected from Balance-Billing | Yes | No |
| Procedure Cost | \$1,200 | \$1,200 |
| Maximum Dentist Can Charge Patient | \$950 | Unlimited |
| Maximum Dentist Can Charge Insurance (MPA)* | \$950 | \$600 |
| Benefit Percentage | 50% | 50% |
| Delta Dental Pays | \$475 | \$300 |
| You Pay | \$475 | \$900 |

To find a participating dentist or to see if your current dentist is in the Delta Dental network, visit our website at deltadentalco.com and click on the **Find a Dentist** search tool. You can also contact our customer relations department, Monday–Friday 8 a.m. to 6 p.m. MST, at 1-800-610-0201 (toll-free) or customer_service@ddpco.com.

*The maximum a dentist can charge your insurance company is called the Maximum Plan Allowance (MPA). The MPA for an out-of-network dentist is always lower than in-network MPA. Delta Dental pays a portion of the MPA only, which exposes you to balance-billing from an out-of-network dentist.

