

# Go PPO!

## 6 great reasons to stay in-network



Your Delta Dental PPO™ plan lets you visit any licensed dentist, but you'll maximize plan value by taking advantage of our robust, nationwide PPO network.<sup>1</sup> Here are six great reasons to “go PPO”:

- 1 Greater savings.** PPO dentists have agreed to reduced fees, which leaves more money in your pocket. You can find a PPO dentist at [deltadentalins.com](https://deltadentalins.com).
- 2 Quality assurance.** Make sure your smile gets the care it deserves. We monitor PPO dentists to ensure proper licensing, cleanliness and safety procedures.
- 3 No balance billing.** PPO dentists can't charge you more than their set fees. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's contracted rate — a process known as “balance billing.”
- 4 Avoid unbundling.** PPO dentists agree not to “unbundle” services that are part of a treatment, like tooth preparation or local anesthesia. Out-of-network dentists may charge for these services separately, making overall costs higher.
- 5 Less paperwork.** PPO dentists handle all claim forms and other paperwork for you. If you choose an out-of-network dentist, you may need to submit a claim yourself.
- 6 No prepayment required.** When you choose a PPO dentist, you'll pay only your portion of the bill.<sup>2</sup> We'll pay our share directly to your dentist. Out-of-network dentists may require you to pay the full cost of treatment up front and request reimbursement from Delta Dental.

## Save with a PPO dentist



<sup>1</sup> In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.  
<sup>2</sup> You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services.

Delta Dental PPO is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT and by not-for-profit dental service companies in these states: CA - Delta Dental of California; PA, MD - Delta Dental of Pennsylvania; NY - Delta Dental of New York, Inc.; DE - Delta Dental of Delaware, Inc.; WV - Delta Dental of West Virginia, Inc.

West Virginia: Learn about our commitment to providing access to a quality dentist network at [deltadentalins.com/about/legal/index-enrollee.html](https://deltadentalins.com/about/legal/index-enrollee.html).



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