

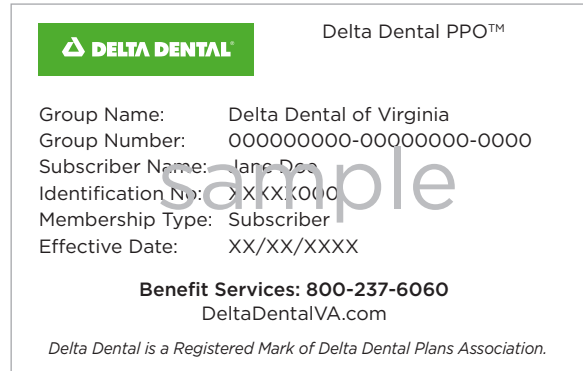
Your Delta Dental Network

To ensure services are covered and that you receive the greatest value for your dental benefits, it is important that your dentist **participates** in the network listed at the top of your ID card.

Delta Dental PPO™ — Active

With the Delta Dental PPO — Active plan design, you may visit any dentist in any network. However, your out-of-pocket costs will be lowest if you see a Delta Dental PPO dentist and highest if you choose an out-of-network dentist. “Active” means there is a difference between the percentage Delta Dental pays when you visit a PPO dentist and the percentage we pay when you visit a Premier or out-of-network dentist. Delta Dental will pay a higher percentage of the costs when you visit a Delta Dental PPO dentist. Here are some highlights of the plan:

- More than half of all dentists participate nationally in the Delta Dental PPO network.¹



- You can see any dentist under this plan. However, Delta Dental reimburses all dentists, regardless of network status, at the PPO level.
- Both Delta Dental PPO and Delta Dental Premier dentists agree to discount their fees and submit claims on your behalf. With the PPO plan, Premier providers can bill you for the difference between the PPO and the Premier allowances. This means, members who go to Premier providers may have higher out-of-pocket expenses under this plan.

The payment example below shows how much you can save with a Delta Dental in-network provider.

	Delta Dental PPO™ Network	Delta Dental Premier® Network	Out-of-Network
Dentist Charge for Covered Procedure	\$215	\$215	\$215
PPO Plan Allowance (The maximum amount Delta Dental will pay)	\$126	\$126	\$126
The percent Delta Dental pays after any deductible	80%	60%	60%
Premier Plan Allowance	N/A	\$169	N/A
Plan Payment (What we pay)	\$100.80	\$75.60	\$75.60
Patient Payment	\$25.20	\$93.40	\$139.40

NOTE: Payment examples are for illustrative purposes only. Payment structures may vary between plans.

¹Delta Dental Plans Association, 2020