

Delta Dental PPOSM: Options and Advantages



We'll do whatever it takes and then some.

Delta Dental's network advantage

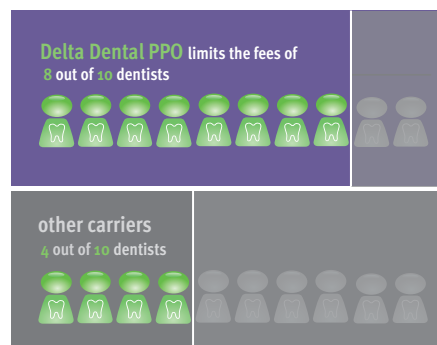
The Delta Dental Premier[®] network makes the difference

How is Delta Dental PPOSM different from other PPO plans? It's simple: The Delta Dental Premier[®] network. The Delta Dental Premier network is the nation's largest dentist network, with eight out of 10 dentists participating. This gives Delta Dental PPO enrollees more options for finding a dentist that offers Delta Dental-specific cost protections.

With the Delta Dental PPO network, enrollees will receive in-network benefits from nearly half the dentists in the country. With the addition of the Delta Dental Premier network, dentist access is increased by another 30%.

Although Delta Dental Premier dentists' fees are slightly higher than those of Delta Dental PPO dentists, Premier dentists offer enrollees the same cost protections, such as no balance-billing and no unbundling of fees. Premier and PPO dentists have the same contract with Delta Dental, so all dentists are subject to the same quality assessment requirements; only the fee schedule is different.

Enrollees will find that Delta Dental's PPO fee schedule is comparable to that of other carriers, and while other carriers only limit the fees of approximately four out of 10 dentists, we limit fees for eight out of 10 dentists* – that's a big difference.



* Enrollees who visit dentists contracted through the expansive PPO network enjoy dentist fee discounts that average 20-35%. If an enrollee chooses to visit a dentist within the Premier network, they can still take advantage of discounts that average 6-10%. These are average network discounts, regional discounts will vary.

Unique Network Advantage

Delta Dental PPO is more than the average fee-for-service dental plan, it provides higher in-network utilization and lower out-of-pocket enrollee costs.

With Delta Dental PPO:

- ✓ In-network utilization averages 30-40%, with an additional 30-40% captured in the Delta Dental Premier network.
- ✓ It is likely that enrollees are already visiting a Delta Dental dentist because almost 80% of all dentists are contracted with Delta Dental.
- ✓ Groups and enrollees benefit from valuable cost management.
- ✓ Two networks for the price of one, with varying out-of-pocket enrollee costs.

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WE KEEP YOU SMILING®

Why do 59 million enrollees trust their smiles to Delta Dental?

- More dentists
- Simpler process
- Less out-of-pocket

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Delta Dental PPOSM is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV 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. In Texas, Delta Dental Insurance Company provides a Dental Provider Organization (DPO) plan.

Plan Design Options

To give clients a range of price points within the PPO plan family, we have Delta Dental PPO plus Premier and Delta Dental PPO plan designs. Both offer the same network access, flexibility and cost controls, but at different levels so groups can maximize their benefit budgets and meet enrollee needs.

What's the difference?

The amount Delta Dental pays when enrollees visit a non-PPO, Delta Dental Premier or non-contracted dentist.

The following examples demonstrate the payment difference for a basic cleaning with a PPO plus Premier or a PPO plan.

Delta Dental PPO plus Premier plan design:

Dentist network status	Delta Dental PPO Network	Delta Dental Premier Network	Non-Contracted
Dentists bills (submitted charge)	\$75.00	\$75.00	\$75.00
Fee agreement with Delta Dental	\$45.00	\$55.00	No fee agreement with Delta Dental
Plan payment is 100% ¹ of the PPO Contracted Fee, Premier Contracted Fee or Program Allowance.	\$45.00	\$55.00	\$60.00
Patient's share²	\$0.00	\$0.00	\$15.00

Delta Dental PPO plan design:

Dentist network status	Delta Dental PPO Network	Delta Dental Premier Network	Non-Contracted
Dentists bills (submitted charge)	\$75.00	\$75.00	\$75.00
Fee agreement with Delta Dental	\$45.00	\$55.00	No fee agreement with Delta Dental
Plan payment is 100% ¹ of the PPO Contracted Fee	\$45.00	\$45.00	\$45.00
Patient's share²	\$0.00	\$10.00	\$30.00

Note: PPO dentists agree to accept PPO Contracted Fees as payment in full. Premier dentists agree to accept their Premier Contracted Fee as payment in full. Program allowance is the amount determined by a set percentile level of all charges for such services by providers with similar professional standing in the same geographical area. If the attending dentist submits a fee for reimbursement that is lower than the Contracted Fee, reimbursement will be based on the lower submitted fee.

What are the bottom line impacts of choosing one plan type over the other?

As a rule of thumb, when the client's cost goes up, the patient's share goes down.

- PPO plus Premier plans may cost the client more (higher claims costs for self-funded clients and higher premium for fully insured clients) but the patient's share is usually less when they visit a non-PPO dentist.
- PPO plans may cost the client less but patient's share is usually higher when they visit a non-PPO dentist.

¹ Hypothetical example for illustrative purposes assumes that the plan's deductible has been previously satisfied, that the annual maximum has not been reached, and that the benefit levels for in- and out-of-network treatment are the same.

² The patient's share for covered services may include coinsurance, remaining deductible, any amount over the annual maximum, and for a Premier provider, any unpaid difference between the Premier provider's contracted fee and the PPO contracted fee.

Note: This flyer is intended for brokers and benefits decision makers.