At Delta Dental, we're proud to offer both Delta Dental PPO™ and Delta Dental Premier® networks. The unique dual network gives you the opportunity to choose from a broader selection of dentists. No other national dental carrier comes close to the size of our network, and accordingly, no other carrier can offer you the same amount of value and cost savings.

**Delta Dental PPO™** gives you the lowest out-of-pocket costs. Participating dentists in the network agree to accept lower fees for procedures, providing larger discounts that result in savings for Delta Dental members.

**Delta Dental Premier®** is the largest dentist network in the country. In fact, more than four-out-of-five dentists in the nation have agreed to accept Delta Dental's pre-negotiated fees for dental procedures.

**Effective Discounts** are the Delta Dental difference. It's our access and network savings! With either network our dentists have agreed to accept the allowed amount for the dental procedure charge and will not bill you the difference. This way, both member and employer receive the greatest value and cost savings.

Seeing an Out-of-Network dentist is always an option. However, by utilizing one, you will be missing out on the discounts available to you.

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**Network Cost Savings Example**

The illustrative cost of a crown is $1200.

How much will **you save** and how much will **you pay** out-of-pocket?

<table>
<thead>
<tr>
<th>Network Type</th>
<th>Allowed Payment</th>
<th>Delta Dental Pays</th>
<th>You Pay</th>
<th>You Save</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>IN-NETWORK</strong> Delta Dental PPO™ 50% benefit coverage</td>
<td>$850</td>
<td>$425</td>
<td>$425</td>
<td>$350</td>
</tr>
<tr>
<td><strong>IN-NETWORK</strong> Delta Dental Premier® 50% benefit coverage</td>
<td>$975</td>
<td>$487</td>
<td>$487</td>
<td>$225</td>
</tr>
<tr>
<td><strong>Out-of-Network</strong> 50% benefit coverage potential balance billing charge</td>
<td>$1200</td>
<td>$550</td>
<td>$650</td>
<td>$0</td>
</tr>
</tbody>
</table>

Please note: this example is for illustrative purposes only and assumes the member's annual deductible has been met. Benefit percentage and Out-of-Network reimbursement may vary by plans, procedures and contract setup.

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**Find a Delta Dental Network Dentist**

It's easy to see if your dentist participates in the Delta Dental PPO™ or Delta Dental Premier® network. Visit our website at [DeltaDentalMN.org](http://DeltaDentalMN.org) and select "Find a Dentist" or call Customer Service at 1-800-553-9536.