# **A DELTA DENTAL**°

# It's Smart to Go PPO

With so many dentists to choose from, it's normal (and smart!) to have questions about picking one that best fits your needs. Does he or she have a good reputation? Are the prices fair? Is it a hassle to deal with claims? Dentists who agree to participate in the Delta Dental PPO<sup>SM</sup> network have the advantage when it comes to all of those questions, and more! Here's why.



#### A PPO dentist helps you save.

When dentists agree to become part of Delta Dental's PPO network, they agree to accept established fees for services. These fees are less than what the dentist would normally charge, so you know you'll be saving money before you even sit down in the dentist's chair. Network dentists have also agreed not to "balance bill" you for the difference between the agreed-upon fee and their usual fee.



### PPO dentists are credentialed.

In addition to securing lower fees at network dentist offices, Delta Dental strives to ensure quality care and service for our members. That's why **each dentist in our network goes through a stringent credentialing process** to make sure he or she meets or exceeds our high standards.



## The dentist deals with claim payments.

When you use a PPO network dentist, **claim payments are sent directly to that dentist.** If you visit a dentist who isn't in Delta Dental's network, claim payments may be sent directly to you – meaning that out-of-network dentists may require you to pay the full cost of your care right at the office.



#### Our PPO network is one of the largest in the nation.

With more than 103,000 dentists participating in over 270,000 locations nationwide, the **Delta Dental PPO network is one of largest in the U.S.**<sup>1</sup> This not only gives you a good selection of qualified dentists to choose from; there's a good chance your current dentist already participates in Delta Dental's PPO network.



Most dentists accept Delta Dental, so be sure to mention the Delta Dental PPO network by name or show your ID card to find out if your dentist participates. You can also visit DeltaDentalTN.com to search for participating dentists or learn more about the Delta Dental PPO network.

Note: Delta Dental PPO savings apply to members covered by a PPO plan. Check your benefits certificate or talk with your benefits administrator to see if your plan is part of the Delta Dental PPO network.