### ک DELTA DENTAL

## Finding a Network Dentist

Finding a Delta Dental network dentist is easy. More than 3 out of every 4 dentists nationwide participate in a Delta Dental network. In Illinois, more than 75 percent of dentists participate in a Delta Dental network. You can find a network dentist today by using the Dentist Search on our website or calling our automated phone system.

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#### Provider Search

You can find a dentist online quickly and easily.

- Go to www.deltadentalil.com and click the provider search link. Select "Find a Network Dentist" from the drop down menu.
- To start your search, you can either enter the location where you want to locate network dentists (search by city/state or ZIP code), or search for a particular dentist or practice by name and ZIP code.
- 3. Results will automatically display by proximity (within 10 miles from city or ZIP code) and all Delta Dental networks the dentist participates in will be listed. If you want to change the distance, update your search by entering a new mile radius and select "Update."
- 4. You also have the option to narrow your search based on the network that works best with your dental program. If you are a DeltaCare member, you must select a dentist in the DeltaCare network (Tip: select "accepting new patients" to narrow results). For Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup>, your enrollment materials explain the networks. With our Delta Dental PPO Plus Premier plans, you can use any dentist, but will save the most using a PPO network dentist. You will also likely save with a Premier network dentist since non-network dentists have not agreed to the Delta Dental allowed fees. \*Any field marked with a red asterisk is a required field.

You can map network dentist locations and create a list of selected dentists, which can be printed, emailed or converted to a PDF.

#### Automated Phone System

You can also find a dentist through our automated phone system. Delta Dental PPO and Delta Dental Premier members can call 800-323-1743, say "Dentist Directory" and follow the automated instructions. DeltaCare members should call 800-942-3772 for help finding a dentist.

### **A DELTA DENTAL**°



## Discover the advantages of choosing an in-network dentist.

You have the flexibility to choose any dentist with your Delta Dental plan – PPO<sup>SM</sup>, Premier<sup>®</sup> or non-network, but your out-of-pocket costs will vary.

#### Delta Dental PPO

- Lowest out-of-pocket expenses.
- PPO dentists accept reduced fees (our PPO allowed fee) as payment in full. If Delta Dental's allowed PPO fee is lower than that dentist's usual charge, the dentist cannot "balance bill" you the difference between his/her usual fee and Delta Dental's allowed fee.

#### **Delta Dental Premier**

- Higher out-of-pocket costs than Delta Dental PPO, but may be lower than non-network.
- Delta Dental Premier dentists agree to accept our maximum plan allowance as paymentin-full. Premier dentists cannot bill the difference between their billed fee and our allowed Premier fee (maximum plan allowance).

#### Non-network

- Highest out-of-pocket costs.
- Non-network dentists have not agreed to no balance billing or to accept our PPO reduced fees or Premier maximum plan allowance as payment in full.

With such a large PPO network, you're likely to find your preferred dentist in our network - and more likely to enjoy maximum savings on your dental visits. Plus, all dentists who participate in our networks undergo a credentialing process to help ensure you receive quality care.

See the next page for more specific examples of how visiting a network dentist can save you money.

#### Here's an example of how you'll save with a Delta Dental PPO dentist:

Dentist's billed fee:	\$1,074
PPO allowed fee:	\$605
Delta Dental pays 50% of PPO allowed fee:	\$302.50
Enrollee copayment:	\$302.50

The Delta Dental PPO network dentist cannot bill the difference between his/her billed fee and Delta Dental's allowed fee to the enrollee, saving the enrollee \$469 (the difference between the dentist's billed fee and the Delta Dental PPO allowed fee).

# Here's an example of your out-of-pocket costs with a Delta Dental Premier dentist:

Dentist's billed fee:	\$1,074
Premier maximum allowed fee (MPA):	\$901
Delta Dental pays 50% of Premier MPA:	\$450.50
Enrollee copayment:	\$450.50

The Delta Dental Premier network dentist cannot bill the difference between his/her billed fee and Delta Dental's maximum allowed fee (MPA) to the enrollee.

#### Here's an example of what you'd pay with an out-of-network dentist:

Dentist's billed fee:	\$1,074
Premier maximum allowed fee (MPA):	\$901
Delta Dental pays 50% of Premier MPA:	\$450.50
Enrollee copayment:	\$623.50

A non-network dentist CAN balance bill the enrollee the difference between the dentist's billed fee and the Premier MPA.

SMART PLANS FOR SMART MOUTHS.

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