





Be network-savvy

Understand the difference between Delta Dental PPO and Delta Dental Premier®

Your plan will pay for covered services you receive from a PPO, Premier or non-Delta Dental dentist. Your plan will never pay more than the the in- or out-of-network Annual Maximum. For example, if receive care from an out-of-network dentist and we pay \$300 in benefits, \$300 will be applied towards your PPO network, Premier network and out-of-network provider Annual Maximum.

You can visit any licensed dentist and receive coverage under your plan, but you'll usually save the most when you choose a PPO dentist. If you can't find a PPO dentist, Premier dentists are your next best bet. **Here's how the dentist networks compare.**

	PPO	Premier	Non-Delta Dental
More coverage 	Procedures are covered at a higher rate (for example, 85% for basic services).		Procedures are covered at a lower rate (for example, 75% for basic services).
Reduced fees 	PPO dentists have agreed to reduced fees. These are usually lower than Premier fees.	Premier dentists have agreed to reduced fees. Premier fees are usually not as low as PPO fees.	There's no fee agreement, so your dentist can charge any amount.
Stretch your maximum dollars 	Your plan pays up to \$3,000 a year when you visit a PPO dentist.	Your plan pays up to \$2,500 a year when you visit a Premier dentist.	Your plan pays up to \$2,000 a year when you visit a non-Delta Dental dentist.
No balance billing 	Your dentist can't charge you above his or her accepted fee. So if your plan covers 50% of a procedure, you'll owe only the remaining 50%. ¹		There's no cap on how much your dentist can charge you. If you get billed for an amount above the maximum plan allowance, you will be responsible for the difference.

¹ This assumes no maximums or deductibles apply. You are responsible for any applicable deductibles, amounts over your plan maximum and charges for non-covered services.

Did you know Delta Dental Premier is the largest dentist network in the country?²

How can I tell if my dentist is in the Premier or PPO network?

Find out which network your dentist is in by using the Find a Dentist tool at deltadentalins.com. You can also call your dental office to confirm. Ask whether your dentist is a “contracted Delta Dental PPO (or Premier) dentist.”

What if my dentist is in both the PPO and Premier networks?

If you visit a dentist in both networks, you’ll enjoy all the advantages of the PPO network.

Can I ask my dentist to join the PPO network?

Visit deltadentalins.com/recommend to recommend your dentist for the PPO network. Although the final decision is still up to your dentist, your encouragement may be just what he or she needs to make the leap. You can also ask about PPO network participation at your next appointment.

I’m looking for a new dentist. Which network should I pick?

To save the most on dental expenses, choose a PPO dentist. You’ll get a higher rate of coverage, reduced fees and a maximum that stretches further. You can search for a PPO dentist at deltadentalins.com.

² Delta Dental Premier is the largest dentist network nationwide based on total unique dentists, as of March 2023, according to Zelis Network360.

Delta Dental PPO and Delta Dental Premier are offered by The Episcopal Church Medical Trust and administered by Delta Dental of Pennsylvania.

Delta Dental is a registered trademark of Delta Dental Plans Association.

This is for illustrative purposes only and uses the Premium Plan. The Comprehensive Plan and the Basic Plan work the same way.