

Stay in network and save

As a Delta Dental PPO plus Premier™ member, you may see any dentist you like. However, there are advantages to choosing a dentist who belongs to one of Delta Dental's two dentist networks.

Delta Dental PPO™ dentists	- No balance billing on covered services - Most significant network discounts with more than 115,196 dentists nationwide¹ - Dentists file claims for member
Delta Dental Premier® dentists	- No balance billing on covered services - Significant network discounts with more than 151,551 dentists nationwide*¹ - Dentists file claims for member
Out-of-network dentists	- May be balance billed - No network discounts - May need to file own claims

¹ Delta Dental Plans Association internal data, Dec. 2025

How it works—As shown below, your lowest out-of-pocket costs result from going to a Delta Dental PPO™ dentist.

Example savings for a cleaning and exam	 Estimated charge	 Maximum allowed fees	 Percentage paid by Delta Dental	 Amount Delta Dental pays	 Amount dentist can balance bill	 Total amount you pay	 Your total cost savings
Delta Dental PPO™	\$190	\$100	100%	\$100	\$0	\$0	\$90 ✓
Delta Dental Premier®	\$190	\$115	100%	\$115	\$0	\$0	\$75
Out-of-network	\$190	\$115	100%	\$115	\$75	\$75	\$0

Delta Dental PPO™ dentists

Delta Dental PPO™ dentists have **agreed to charge \$100 for the \$190 service, a savings of \$90.** Your Delta Dental plan covers 100 percent of the cost. Assuming you've already met your deductible for the year, **Delta Dental will pay \$100 and you'll pay \$0.**

Delta Dental Premier® dentists

Delta Dental Premier® dentists have **agreed to charge \$115 for the \$190 service, a savings of \$75.** Your Delta Dental plan covers 100 percent of the cost. Assuming you've already met your deductible for the year, **Delta Dental will pay \$115 and you'll pay \$0.**

Out-of-network dentists

Out-of-network dentists **have not agreed to charge lower fees and can bill the full \$190.** Delta Dental has set a limit on the accepted amount at \$115, which means **Delta Dental's share of the tab is \$115.** The dentist can bill you the difference between Delta Dental's payment and what they charge. This leaves **you with a bill of \$75, which is the amount the out-of-network dentist can "balance bill."**

*This number is inclusive of the PPO network.

NOTE: Payment examples above are illustrative only. Fees and reimbursements can vary by location and dentist. They do however represent how payment is determined.

Find Delta Dental participating dentists near you by using the search feature on our website at www.deltadentalinc.com/findadentist, or by calling Delta Dental toll-free at 866-327-0125.