

Delta Dental of Kentucky

Save Money and Stay in Network - PPO Plus Premier

When you visit a Delta Dental PPO™ dentist, you receive the most significant discounts which results in lower out-of-pocket costs. Our PPO dentists have agreed to accept lower fees as full payment for covered services. However, if you go to a dentist who doesn't participate in Delta Dental PPO, you can still save money if your dentist participates in Delta Dental Premier®. Like our PPO dentists, Delta Dental Premier dentists agree to accept Delta Dental's fee determination as full payment for covered services.

DELTA DENTAL NETWORKS	Delta Dental PPO	 Most significant network discounts More than 104,000¹ participating providers nationw No balance billing on covered services Providers file claims for you 	
	Delta Dental Premier	 More than 152,000¹ participating providers nationwide No balance billing on covered services Providers file claims for you 	
OUT-OF-NETWORK	Out-of-network	May be balance billedNo discountsMay need to file your own claims	

National network statistics: Delta Dental Plans Association March 2017

Examples of how it works:

As shown below, staying in network can help save you on out-of-pocket costs.*

		DELTA DENTAL PPO NETWORK	DELTA DENTAL PREMIER NETWORK	OUT OF NETWORK
COMPOSITE FILLING (D2392) May be subject to deductible	Submitted fee:	\$176.00	\$176.00	\$176.00
	Maximum allowed fee:	\$124.00	\$144.00	\$143.00
	Coverage level:	80%	80%	60%
	Amount Delta Dental pays:	\$99.20	\$115.20	\$85.80
	AMOUNT YOU PAY:	\$24.80	\$28.80	\$90.20
CROWN (D2740) May be subject to deductible	Submitted fee:	\$952.00	\$952.00	\$952.00
	Maximum allowed fee:	\$660.00	\$813.00	\$813.00
	Coverage level:	50%	50%	40%
	Amount Delta Dental pays:	\$330.00	\$406.50	\$325.20
	AMOUNT YOU PAY:	\$330.00	\$406.50	\$626.80

^{*}Payment examples shown above are illustrative only. Fees and reimbursements can vary by location and provider. Benefit coverages, levels and deductibles may vary by client. They do, however, represent how payment is determined.

Members can get estimated cost ranges for common dental services using Delta Dental's mobile app. The app also provides the ability to search for a Delta Dental PPO or Delta Dental Premier dentist in their area. The Delta Dental mobile app is available for mobile devices using iOS (Apple) or Android.