

Date: 03/08/2023

Dear Delta Dental PPO Plan Member,

We are writing to clarify an important update regarding your Delta Dental PPO plans out-of-network benefits. Out-of-network reimbursement is based on PPO contracted fees, and not a percentage of each dentists submitted fees.

The maximum contract allowance is the total on which Delta Dental bases its portion of the fee. Please note, if you go to an out-of-network dentist, this amount may be lower than the accepted fee. The contract benefit level is the percent of the maximum contract allowance that's paid by your dental plan. The difference between the accepted fee and what Delta Dental pays, based on the maximum contract allowance times the contract benefit level, is what you owe. This process is known as balance billing. Any time a member visits an out-of-network dentist there will be balance billing.

The examples below are for illustrative purposes only; actual submitted fees and maximum contract allowances will vary.

#### OUT OF NETWORK DENTISTS

Procedure	Submitted Fee	Maximum Contract Allowance	Contract Benefit Level	Delta Dental Pays	Patient Owes (Balance Billed)
Cleaning	\$120	\$50	100%	\$50	\$70
Filling	\$300	\$80	80%	\$64	\$236

#### IN NETWORK DENTISTS

Procedure	Submitted Fee	Maximum Contract Allowance	Contract Benefit Level	Delta Dental Pays	Patient Owes (Balance Billed)
Cleaning	\$50	\$50	100%	\$50	\$0
Filling	\$150	\$150	80%	\$120	\$30

The example above demonstrates how you can save money and get the most benefit from your PPO plan by using an in-network PPO provider. If you choose an out-of-network provider, always ask for a detailed estimate / treatment plan (including for cleanings, diagnostic & preventative services), and submit it to Delta Dental before any services are rendered, to determine your out-of-network costs. An easy way to submit your treatment plan is through your Delta Dental online portal which can be created at [https://www.deltadentalins.com/RSO/shared/registration\\_step1.jsp](https://www.deltadentalins.com/RSO/shared/registration_step1.jsp).

We have attached Delta Dental PPO Plan 1 and Plan 2 benefit highlights for your reference. To find an in-network dentist please visit <https://www1.deltadentalins.com/individuals/find-a-dentist.html> or call Delta Dental PPO Member Services at 800-521-2651.

Regards,

*Your Benefits Department*