









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 PPOSM dentists	<ul style="list-style-type: none"> No balance billing on covered services Most significant network discounts with more than 2,681 dentists in North Carolina¹ Dentists file claims for member
Delta Dental Premier[®] dentists	<ul style="list-style-type: none"> No balance billing on covered services Significant network discounts with more than 3,705 dentists in North Carolina^{*1} Dentists file claims for member
Out-of-network dentists	<ul style="list-style-type: none"> May be balance billed No network discounts May need to file own claims

¹ Delta Dental of North Carolina internal data, 2021.

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 crown by network	 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	\$1,500	\$900	80%	\$720	\$0	\$180	\$600 
Delta Dental Premier	\$1,500	\$1,000	80%	\$800	\$0	\$200	\$500
Out-of-network	\$1,500	\$1,200	80%	\$960	\$300	\$540	\$0

Delta Dental PPO dentists

Delta Dental PPO dentists have **agreed to charge \$900 for the \$1,500 service, a savings of \$600.** Your **Delta Dental plan covers 80 percent** of the cost. Assuming you've already met your deductible for the year, **Delta Dental will pay \$720 and you'll pay \$180.**

Delta Dental Premier dentists

Delta Dental Premier dentists have **agreed to charge \$1,000—a savings of \$500** compared to the fee the dentist usually charges. Assuming you've met your deductible, **Delta Dental will cover 80 percent** of that \$1,000, **paying \$800. You'll then pay \$200.** That's an extra **\$20 tacked on to your share of the bill** when compared to what you would have paid with a Delta Dental PPO dentist.

Out-of-network dentists

Out-of-network dentists **have not agreed to charge lower fees and can bill the full \$1,500.** Delta Dental has set a limit on the accepted amount at \$1,200, which means **Delta Dental's share of the tab is \$960.** The dentist can bill you the difference between Delta Dental's payment and what they charge. This leaves **you with a bill of \$540, which includes the \$300 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.

[See how Delta Dental pays for orthodontic services on the second page of this document.](#)

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 800-662-8856.



How Delta Dental Pays for Orthodontic Services

How will orthodontic services be paid?

Once your dentist submits an orthodontic treatment plan and treatment starts, Delta Dental will pay a percentage of the total fee as outlined in your benefits summary. Delta Dental will continue to make payments based on the type of treatment (18 months for comprehensive, 10 months for interceptive and eight months for limited) or until the lifetime orthodontic maximum is reached. Payments will be made quarterly.

What if treatment has already begun under a different carrier?

For treatment that began with a different carrier, Delta Dental will make payments only quarterly while eligibility is active with Delta Dental. Payments will be calculated based on the original claim form from the provider. Delta Dental subtracts the initial/banding fee from the total fee (as this was incurred prior to eligibility with Delta Dental) and divides by the standard number of payment months. Delta Dental will then pay for the remaining payment quarterly or until the lifetime orthodontic maximum is reached. If a group has the orthodontic maximums carried over from a prior carrier, Delta Dental will pay for only the remainder of the lifetime orthodontic maximum.

Example of how it works:

You began treatment with another carrier in July 2021. Here is how payments would be calculated if you became eligible with Delta Dental January 1, 2022.

Service date	Total fee	Initial payment	Remaining amount	Months of treatment	Coverage level	Delta Dental's quarterly payment
July 2021	\$6,480	- \$1,944	= \$4,536	/ 18	60%	= \$453.60

If you were eligible for coverage at the start of treatment, Delta Dental would have also paid 50 percent of the initial payment amount.