

# Network Cost Savings Example

Here is an example of how the Delta Dental PPO Plus Premier™ network saves you money:

How much will you **save** and how much will you **pay** out-of-pocket?\*

**Full charge of procedure \$1,000\***

## ALLOWED

## PAYMENT

Greatest Savings			Delta Dental pays \$400
<b>In-Network</b> <b>Delta Dental PPO™</b> 50% benefit Coverage	<b>\$800</b>	You pay \$400	
		You save \$200	
<b>In-Network</b> <b>Delta Dental Premier®</b> 50% benefit Coverage	<b>\$900</b>	Delta Dental pays \$450	
		You pay \$450	
		You save \$100	
<b>Out-of-Network</b> 50% benefit Coverage Potential balance billing charge	<b>\$720</b>	Delta Dental pays \$360	
		You pay \$640 Includes \$280 balance billing (\$1,000-\$360 = \$640)	
		You save \$0	

The Delta Dental PPO Plus Premier network arrangement offers access to the nation's largest Premier network of dentists while simultaneously offering access to PPO providers who have agreed to accept even lower fees for Delta Dental patients.

Because Delta Dental network dentists have agreed to accept a lower reimbursement for services, subscribers experience lower out-of-pocket costs *and* the plan maximum will cover more care. This means real cost savings.

\*Please note: this example is for illustrative purposes only and assumes any member deductible has been met. Benefit percentage and out-of-network reimbursement may vary by plans, procedures and contract setup. Please check your outline of coverage for exact benefit plan designs.