

# Get the most out of your plan

## Delta Dental PPO Plus Premier™



Choose an in-network dentist to maximize your savings. These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.

- You'll save the most by visiting a **Delta Dental PPO™** dentist.
- Your next best bet, **Delta Dental Premier®**, is the largest dental network nationwide.<sup>1</sup>

Use our convenient **Find a dentist** tool at [www1.deltadentalins.com/ccsf](http://www1.deltadentalins.com/ccsf) to check if your dentist is in the PPO or Premier networks.

### Example charge for exam, cleaning and images<sup>2</sup>

	Delta Dental PPO dentist	Delta Dental Premier dentist	Non-Delta Dental dentist
Dentist full charges	\$500	\$500	\$600 <sup>3</sup>
Plan allowed amount	\$200	\$300	\$200
Coverage percentage paid by plan	100%	100%	80%
Amount plan pays	100% of \$200 = \$200	100% of \$300 = \$300	80% of \$200 = \$160
Member cost share = plan allowed amount - amount plan pays	\$200 - \$200 = \$0	\$300 - \$300 = \$0	\$200 - \$160 = \$40
Balance billing <sup>3</sup>	No balance billing	No balance billing	\$400
Total amount you pay + balance billing = final member cost share	\$0	\$0	\$40 + \$400 = \$440



You save the most with in-network dentists.



### Maxed out? Don't skip cleanings and exams.

No worries. Your diagnostic and preventive care doesn't count against your annual maximum.



## Plan ahead by requesting a pre-treatment estimate

Delta Dental offers free pre-treatment estimates, an easy way to see your predicted out-of-pocket costs for treatment. Delta Dental estimates are not the same as ones provided by your dental office and will give you a more accurate estimate of your cost share responsibilities.

Estimates from Delta Dental include:

- An overview of what's covered, limited or excluded by your plan
- An explanation of how your coinsurance, deductibles and maximums might affect your out-of-pocket expenses

### How it works:

1. **You request an estimate from your dentist.** Make sure to specify that you want one from Delta Dental. There should be no additional fee.
2. **Your dentist sends us a proposed treatment plan.** We cannot start working on your pre-treatment estimate until we receive a treatment plan.
3. **Delta Dental reviews the proposal and determines your estimated costs.<sup>4</sup>**
4. **We send you and your dentist a copy of your pre-treatment estimate within two weeks of receiving your proposed treatment plan.**
5. **Schedule the treatment after you've reviewed the Delta Dental pre-treatment estimate and approved the treatment plan.**

Pre-treatment estimates are highly recommended for dental work that could exceed \$300, like crowns, wisdom tooth extractions and bridges.

### Example charge for crown<sup>2</sup>

	Delta Dental PPO dentist	Delta Dental Premier dentist	Non-Delta Dental dentist
Dentist full charges	\$1,400	\$1,400	\$1,700 <sup>3</sup>
Plan allowed amount	\$1,000	\$1,200	\$1,000
Coverage percentage paid by plan	90%	80%	50%
Amount plan pays	90% of \$1,000 = \$900	80% of \$1,200 = \$960	50% of \$1,000 = \$500
Member cost share = plan allowed amount - amount plan pays	\$1,000 - \$900 = \$100	\$1,200 - \$960 = \$240	\$1,000 - \$500 = \$500
Balance billing <sup>3</sup>	No balance billing	No balance billing	\$700
Total amount you pay + balance billing = final member cost share	\$100	\$240	\$500 + \$700 = \$1,200

 You save the most with Delta Dental PPO.

<sup>1</sup> Delta Dental Premier is the largest dentist network nationwide based on total unique dentists, as of March 2025, according to Zelis Network360.

<sup>2</sup> This is for illustrative purposes only. Assume no maximum or deductibles apply.

<sup>3</sup> Non-Delta Dental dentists have no restrictions on what they can charge, so you may have to pay the difference between the plan allowance and their submitted fee, which is known as "balance billing".

<sup>4</sup> A pre-treatment estimate isn't a guarantee of Delta Dental's final payment. Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.