



Welcome to Delta Dental!

Delta Dental of Illinois is pleased to announce that we have been selected as your dental benefit carrier. We are honored that your employer has selected us, and we look forward to serving you.

You will be covered under Delta Dental PPO, our national preferred provider dental plan. This plan offers unrestricted access to two Delta Dental networks – Delta Dental PPO and Delta Dental Premier.

### **Delta Dental PPO**

With the Delta Dental PPO plan, you may go to any licensed dentist anywhere in the country, regardless of whether the dentist participates in one of our networks. However, in the majority of cases, you will save money by going to a PPO or Premier network dentist.

If you go to a PPO dentist, your out-of-pocket expenses will typically be less because these dentists accept reduced fees as payment-in-full. If Delta Dental's allowed PPO fee is lower than the dentist's usual charge, he/she cannot "balance bill" you for the difference. There are 88,000 Delta Dental PPO dentist locations throughout the country.

### **Delta Dental Premier**

If you go to a Premier dentist, you may also realize savings. These dentists accept Delta Dental's maximum plan allowance (MPA) as payment-in-full. If Delta Dental's MPA is lower than the dentist's usual charge, he/she cannot "balance bill" you for the difference. There are 163,000 Delta Dental Premier dentist locations throughout the country – approximately three out of every four practicing dentists nationwide! Please see the reverse side of this letter for an example of how you can save with PPO and Premier. All Delta Dental network dentists agree to fill out and file claim forms for their Delta Dental patients – so you do not have to hassle with paperwork.

### **Out-of Network**

If you go to an out-of-network dentist, you will still receive dental benefits, but you may have to pay more because these dentists have not agreed to reduced fees or no balance billing. You may also have to file your own claim. Claim forms are available on our Web site at [www.deltadentalil.com](http://www.deltadentalil.com) under the Dentist section. You can also call our Customer Service department at 1-800-323-1743 to obtain a form.

To find a network dentist near your home or work, you can access a dentist directory on our Web site at [www.deltadentalil.com](http://www.deltadentalil.com) by clicking Dentist Search in the Subscriber section. You may also speak to a Delta Dental customer service representative from 7:30 a.m. to 5:00 p.m. Central Time or call our automated phone system 24 hours a day, seven days a week, at 1-800-323-1743. A more detailed description of your benefits is included with this enrollment packet.

Welcome to Delta Dental! If you have any questions about your new dental program, please call our Customer Service department.

Sincerely,

Your Delta Dental of Illinois Service Team

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# Using a Delta Dental PPO® or Delta Dental Premier® Dentist Can Save You Money!

It's as easy as 1-2-3.

1. Go to [www.deltadentalil.com](http://www.deltadentalil.com)
2. Click on Dentist Search
3. Find a dentist in your area

## Here's an example of how you'll save with a PPO dentist:

Fee charged:	\$110
PPO member dentist schedule amount:	\$80
PPO discount:	\$30
Assume Delta Dental pays 80%:	\$64
You pay (\$80 – \$64):	\$16

*Because PPO dentists accept the amount listed in Delta Dental's PPO member dentist fee schedule, they **cannot charge the \$30 difference** between the fee charged and schedule amount to the enrollee.*

## Here's an example of how you'll save with a Premier dentist:

Fee charged:	\$110
Maximum plan allowance:	\$100
Assume Delta Dental pays 80%:	\$80
You pay (\$100 – \$80):	\$20

*Because Premier dentists accept Delta Dental's maximum plan allowance as payment-in-full, they **cannot charge the \$10 difference** between the fee charged and the maximum plan allowance to the enrollee.*

## Here's what you'd pay with an out-of-network dentist in this example:

Fee charged:	\$110
Maximum plan allowance:	\$100
Assume Delta Dental pays 80%:	\$80
You pay (\$110 – \$80):	\$30

*Because out-of-network dentists do not have agreements with Delta Dental, the **amount you pay is based off of the dentist's billed fee.***

For more information, refer to your dental benefits booklet or call us at 800-323-1743.



[www.deltadentalil.com](http://www.deltadentalil.com)