

Stay in Network and Save






When you visit a Delta Dental PPO™ dentist, you receive the most significant discounts and a higher level of coverage. Our PPO dentists have agreed to accept lower fees as full payment for covered services. However, if you go to a dentist who doesn't participate in Delta Dental PPO, you can still save money if your dentist participates in Delta Dental Premier®. Like our PPO dentists, Delta Dental Premier dentists agree to accept Delta Dental's fee determination as full payment for covered services.

Delta Dental PPO dentists/ OSU Student Dental Clinics	<ul style="list-style-type: none"> • Highest level of coverage • No balance billing on covered services • Most significant network discounts with more than 371,000 office locations nationwide¹ • 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 the most office locations nationwide—436,600¹ • Dentists file claims for member
Out-of-network dentists	<ul style="list-style-type: none"> • May be balance billed • No discounts • May need to file own claims

¹ Delta Dental Plans Association, June 2021.

Examples of how it works:

As shown below, staying in network can help you save on out-of-pocket costs.

					
	Submitted fee	Maximum allowed fee	Percentage paid by Delta Dental	Amount Delta Dental pays	Total amount you pay
Crown					
Delta Dental PPO dentists	\$1,000	\$761	55%	\$418.55	\$342.45 ✓
Delta Dental Premier dentists	\$1,000	\$968	50%	\$484	\$484
Nonparticipating dentists	\$1,000	\$794	50%	\$397	\$603
Comprehensive orthodontia* (\$2,000 lifetime maximum)					
Delta Dental PPO dentists	\$6,000	\$4,732	100%	\$2,000	\$2,732 ✓
Delta Dental Premier dentists	\$6,000	\$5,500	50%	\$2,000	\$3,500
Nonparticipating dentists	\$6,000	\$4,462	50%	\$2,000	\$4,000

NOTE: Payment examples above are illustrative only. Fees and reimbursements can vary by location and dentist. They do however represent how payment is determined. * Refer to your plan benefit summary for any age limitations.

Choosing a dentist



As a Delta Dental 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. You can save the most money and receive the highest levels of coverage when you visit a Delta Dental PPO dentist.

If you visit a dentist who does not participate in Delta Dental PPO, you can still save money if that dentist participates in Delta Dental Premier. Most dentists participate with at least one Delta Dental network.

To find a participating dentist in your area, follow the simple steps below.

» **Step 1**

Visit www.deltadentaloh.com/OSU. Click one of the links to **Find a Dentist**.

» **Step 2**

Select **Delta Dental PPO** and **Delta Dental Premier**.

» **Step 3**

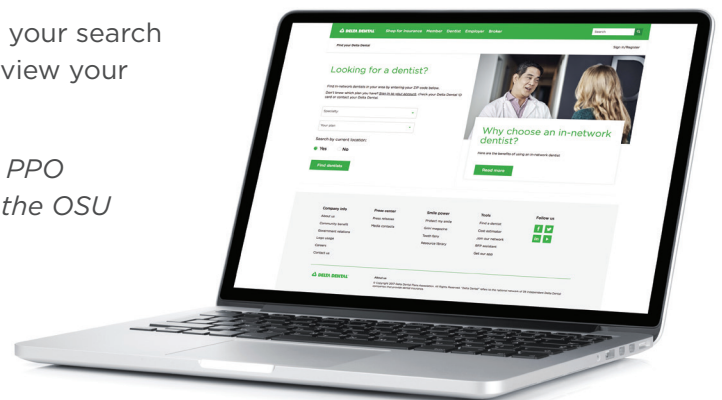
Select either **Delta Dental PPO** or **Delta Dental Premier** (your plan allows you access to both networks). You can save the most money and maximize your dental benefits by choosing a Delta Dental PPO dentist. Next, enter your address or your ZIP code.

Optional: You can filter your search results by distance, number of results, dental specialty, languages spoken and gender. You can also search for a specific dentist by name.

» **Step 4**

Your results will be displayed. In addition to viewing your search results online, you can print or email your results or view your results as a PDF.

Note: If the dentist participates in both Delta Dental PPO and Delta Dental Premier networks, you will receive the OSU benefits for the Delta Dental PPO network.



www.deltadentaloh.com/OSU