

# More choice for enrollees. Lower cost for groups.

## The Dual Network Advantage

Delta Dental of Tennessee offers you access to two Delta Dental Networks nationwide: **Delta Dental PPO<sup>SM</sup>** and **Delta Dental Premier<sup>®</sup>**

With a Delta Dental PPO dentist, you will receive the In Network benefit level and you will not be billed for any balance. As a safety net, Delta Dental offers the Delta Dental Premier Network for additional benefits with no balance billing.

DELTA DENTAL NETWORKS	<b>Delta Dental PPO</b>	<ul style="list-style-type: none"> <li>More than 130,000 office locations</li> <li>Average savings of 22% on submitted fee</li> <li>No balance billing</li> </ul>
	<b>Delta Dental Premier</b>	<ul style="list-style-type: none"> <li>More than 210,000 office locations</li> <li>Average savings of 8% on submitted fee</li> <li>No balance billing</li> </ul>
OUT OF NETWORK	<b>Out of Network Dentist</b>	<ul style="list-style-type: none"> <li>May need to file your own claim</li> <li>May be balance billed</li> <li>No discounts</li> </ul>

## Here is an example of how it works:\*

You have met your deductible and visit your dentist to have a basic service provided. If the estimated charge of \$120 is covered at 80%, here is your estimated cost using each network:

NETWORK	ESTIMATED CHARGE	MAXIMUM PAYMENT ALLOWED	AMOUNT DELTA DELTA PAYS	AMOUNT YOU PAY
<b>Delta Dental PPO</b>	<b>\$120</b>	<b>\$84</b>	<b>\$67.20</b>	<b>\$16.80</b>
<b>Delta Dental Premier</b>	<b>\$120</b>	<b>\$113</b>	<b>\$90.40</b>	<b>\$22.60</b>
<b>Out of Network Dentist</b>	<b>\$120</b>	<b>\$100</b>	<b>\$80</b>	<b>\$40</b>

\*This example is an estimate. Fees and reimbursements can vary by state.

## Finding a Participating Dentist:

To find a participating dentist, visit Delta Dental's Web site at [www.DeltaDentalTn.com](http://www.DeltaDentalTn.com) and choose Delta Dental PPO or Delta Dental Premier. You can also call our Customer Service Department at 1-800-223-3104 or simply ask your dentist if he/she is a participating Delta dentist.

**We do dental. Better.<sup>SM</sup>**

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