

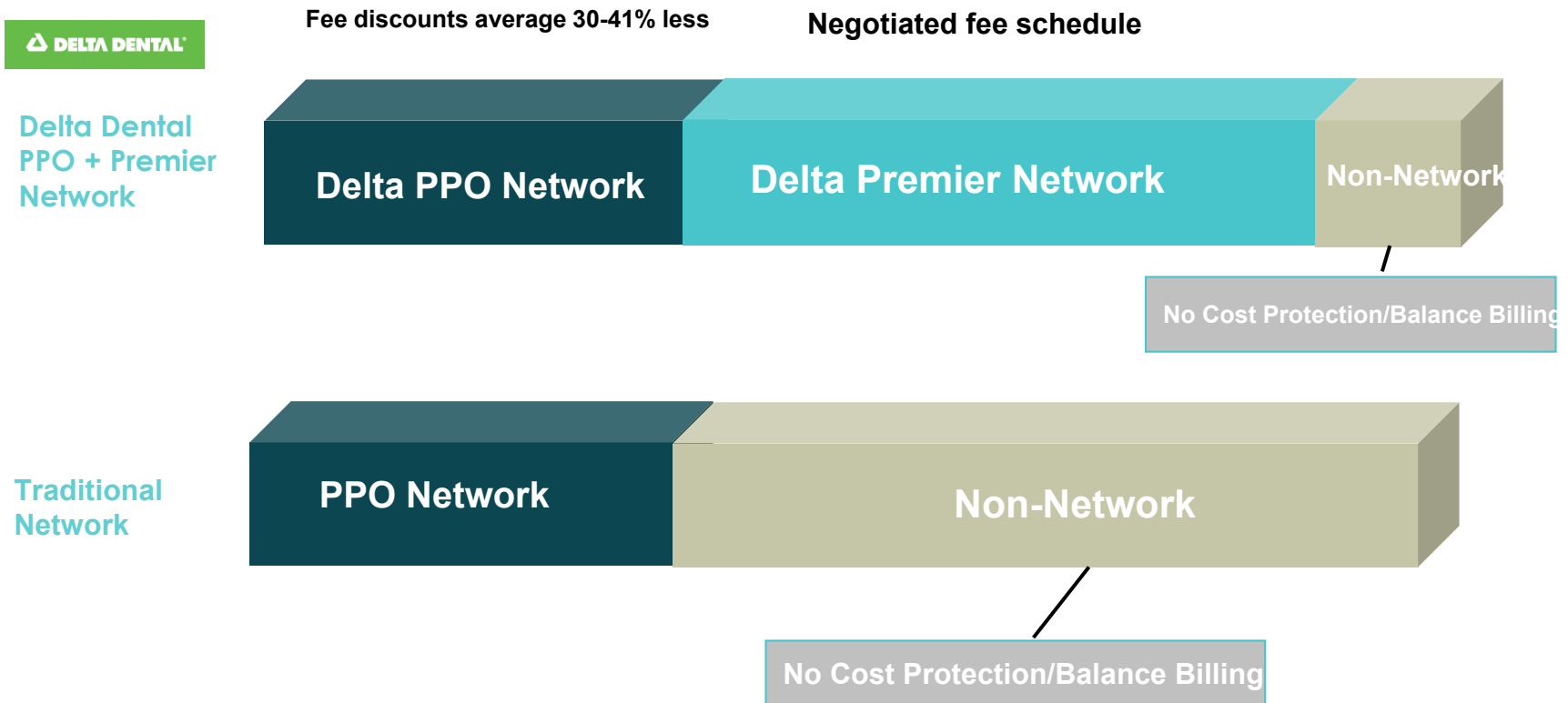
Delta Dental – How to Find a Provider

- Log on to www.deltadentalins.com
- Click on “Find a Dentist” in the top corner
- Enter your zip code and select the appropriate dental network
 - Delta Dental PPO (most cost savings)
 - Delta Dental Premier (some cost savings)

The screenshot displays the Delta Dental website's 'Find a dentist' page. At the top, there is a navigation bar with links for 'Shop for insurance', 'Find a dentist' (highlighted in yellow), 'Member resources', 'Contact us', and 'Log in'. Below this is a secondary navigation bar with dropdown menus for 'Is', 'For dentists', 'For employers', 'For brokers', and 'For administrators', followed by a 'Search' button. The main content area has a green background with the heading 'Find a dentist' and the text 'Visit a dentist in your network to get the most savings. Search for a network dentist near your home or work.' Below this text is a search form with two fields: 'Enter zip code' and 'Select a network'. The 'Select a network' dropdown menu is open, showing a list of options: 'Select a network', 'Delta Dental PPO', 'Delta Dental Premier', 'DeltaCare USA', 'DeltaCare USA Individual (CA only)', 'DeltaCare USA Medicare (CA only)', 'DeltaCare USA Connect (CA only)', and 'All of the above'. To the right of the search form is a large image of a smiling child in a yellow raincoat holding a colorful umbrella.

Delta Dental Network

Services under the Delta PPO network provide cost savings to the employee and the County with deeper discounted fees for services (average 30-41% discount for PPO). Delta is unique in that they have a second network of participating dentists in the “Premier Network”. Within the PPO and Premier Networks, members can access up to 83% of the dentists in CA with cost protection and no balance billing.



Delta Dental PPO Claims Example

Coverage provided by Delta Dental



Enrollee Crown Claim Payment Example	Most savings	Some savings	No savings
	Delta Dental PPO	Delta Dental Premier	Non-Delta Dental Dentists
Dentist's Charge for a Root Canal	\$1,200	\$1,200	\$1,200
Plan Allowance	\$750	\$950	\$1,050
Percentage Paid by Plan	80%	70%	70%
Plan Payment	\$525	\$665	\$735
PATIENT PAYMENT	\$225 No balance billing	\$285 No balance billing	\$315 Balance billing

25-35%
average
discount

10-16%
average
discount

No
discount