

# The Dual Network Advantage

## Save Money by Choosing Your Dentist.

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 Out of Network benefits with no balance billing.

IN NETWORK	<b>Delta Dental PPO</b>	<ul style="list-style-type: none"> <li>• More than 106,000 office locations</li> <li>• Discounts up to 20% of average submitted fee</li> <li>• No balance billing</li> </ul>
OUT OF NETWORK	<b>Delta Dental Premier</b>	<ul style="list-style-type: none"> <li>• More than 184,000 office locations</li> <li>• Discounts up to 6% of average submitted fee</li> <li>• No balance billing</li> </ul>
	<b>Out of Network Dentist</b>	<ul style="list-style-type: none"> <li>• May need to file your own claim</li> <li>• Will be balance billed</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. Your In Network benefit level will be higher than your Out of Network level. The example below shows In Network at 90% and Out of Network at 80%. Benefit levels vary by plan design.

NETWORK	ESTIMATED CHARGE	MAXIMUM PAYMENT ALLOWED	AMOUNT DELTA DENTAL PAYS	AMOUNT YOU PAY
<b>In Network at 90% Delta Dental PPO</b>	\$120	\$84	\$75.60	\$8.40
<b>Out of Network at 80% Delta Dental Premier</b>	\$120	\$113	\$90.40	\$22.60
<b>Out of Network at 80%</b>	\$120	\$100	\$80.00	\$40.00

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