

Dental Plan Options

Coverage for Metro dental benefits will be provided by Delta Dental of Tennessee. Delta Dental offers two plan options:

- Delta Dental PPO Plan (Formerly DeltaPreferred Plan) — pays benefits for in-network care only
- Delta Dental Premier Plan (Formerly DeltaPremier Plan)— pays benefits for in-network or out-of-network care

Delta Dental's plan names are similar looking and sounding. The Delta Dental PPO Plan is like an HMO (paying benefits only if you stay in the network of "PPO" dentists), while the Delta Dental Premier Plan pays benefits to any dentist (but your out of pocket expenses may be less if you choose a participating provider).

Under the **Delta Dental PPO Plan**, you do not have to choose a primary care dentist. You may visit any participating Delta Dental PPO Plan dentist without prior approval or referrals. However, you must visit a Delta Dental PPO Plan dentist or you will not receive benefits.

The Delta Dental PPO Plan offers these advantages:

- No maximum annual benefit — The Delta Dental PPO Plan has no annual limit on plan benefits (unlike the Delta Dental Premier Plan). This feature can create substantial savings if you require extensive dental work.
- No coinsurance or deductibles — Under the Delta Dental PPO Plan, you pay no coinsurance or deductibles, just copayments. You know your share of the cost in advance. And, most preventive services are covered at 100%.
- No claim forms to file — There is no paperwork for you. You simply pay your copayment at the time of service and the plan pays the rest.

Under the **Delta Dental Premier Plan**, you may choose to see any dentist. And, you never need prior approval or a referral. However, there are advantages to choosing a participating Delta Dental Premier provider.

The advantages of choosing a Delta Dental Premier participating provider:

- Payment will be based on Delta's maximum plan allowance (MPA) fee. You only have to pay your co-insurance. You are not responsible for any charges above the MPA.
- Because Delta reimburses its dentists directly, they agree to charge you no more than your co-insurance and/or deductible. You don't have to pay the whole bill and wait for reimbursement.
- If a non-participating dentist's fees exceed the prevailing fees, you must pay the difference plus your co-insurance. You may also have to pay the entire bill in advance.
- Claim forms will be completed and submitted at no charge. Non-participating dentists may require you to complete forms yourself or pay a service charge.

Finding a Participating Dentist (Delta Dental Premier Plan or Delta Dental PPO Plan)

More than 119,000 dentists in the Nation that are located in more than 171,000 dental offices participate in Delta Dental's Premier network, and more than 95,000 locations participate in Delta Dental's PPO network. To find one near you, click on "Searching for a dentist?" or call Customer Service. Or, simply ask your dentist if he/she participates.