## 

More options, lower costs: Smile More with your Delta Dental of New Mexico <u>PPO Plan</u>



Delta Dental offers two provider networks to help cover your smile while keeping costs as low as possible. The **Delta Dental PPO™ Network** provides maximum cost savings, while the **Delta Dental Premier® Network**—which is the largest network in New Mexico—provides a safety net for additional access when you need it.

## The Power of Two Networks

	$\rightarrow$ More than 113,000 providers nationwide		
Delta Dental PPO			
	→ Average savings of 34% on submitted fee		
	ightarrow No Balance Billing and no paperwork to file		
Delta Dental Premier	$\rightarrow$ More than 152,000 providers nationwide		
	$\rightarrow$ Average savings of 20% on submitted fee		
	$\rightarrow$ May be subject to Balance Billing		
	$\rightarrow$ No paperwork to file		
Out-of-Network	→ May need to file your own claims		
	→ May be subject to Balance Billing		
	$\rightarrow$ No discounts		

## Save when you see a network dentist

As shown below, your lowest out-of-pocket costs result from going to either a Delta Dental PPO or Delta Dental Premier dentist.

Dental Service	Network	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-Network Dentist
Crown Repair	Submitted Fee	\$1,300.00	\$1,300.00	\$1,300.00
	Maximum Allowed Fee	\$835.00	\$1,068.00	\$630.00
	Coverage Level	50%	50%	50%
	Amount Delta Dental Pays	\$417.50	\$417.50	\$315.00
	Balanced Billed Amount	\$O	\$233.00	\$670.00
	AMOUNT YOU PAY	\$417.50	\$650.50	\$985.00

Disclaimer: The table depicted above is for illustrative purposes only, and does not reflect an actual claim.

## What is Balance Billing?

Our network dentists agree to accept Maximums on what they charge for each service. An out-of-network dentist has not agreed to those Maximums. When you visit a Delta Dental network PPO dentist, you won't have to pay the difference between what the dentist charges and what Delta Dental will pay, *aka Balance Billing.* When you visit a Delta Dental Premier dentist, the Balance Billing amount is limited to the difference between the PPO and Premier Maximum Allowed Fee.