



# GREAT REASONS TO GO DPO!

Your DPO plan from Delta Dental lets you visit any licensed dentist, but you'll maximize value by taking advantage of our robust, nationwide DPO network. Here are six great reasons to "go DPO":

- 1. Reduced costs.** Stretch your dental budget further! We contract directly with DPO dentists to bring you reduced fees for services.
- 2. Quality assurance.** Make sure your smile gets the care it deserves. We monitor DPO dentists to ensure that proper licensing, cleanliness and safety procedures are followed and regularly update them on policies and contracting requirements.
- 3. No balance billing.** DPO dentists agree not to charge more than the amount determined by your plan. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's contracted rate — a process known as "balance billing."

# SAVE WITH A DPO DENTIST



**DPO DENTISTS**



**DELTA DENTAL PREMIER**



**NON-DELTA  
DENTAL DENTISTS**

**4. Avoid unbundling.** DPO dentists agree not to “unbundle” services that are part of a treatment, like tooth preparation or local anesthesia. Out-of-network dentists may charge for these services separately, making their overall charges higher.

**5. Less paperwork.** DPO dentists handle all claim forms and other paperwork for you. If you choose an out-of-network dentist, you may need to submit a claim yourself.

**6. No pre-payment required.** When you choose a DPO dentist, you'll pay only your portion of the bill.<sup>1</sup> We'll pay our share directly to your dentist. Out-of-network dentists may require you to pay the full cost of treatment up front and request reimbursement from Delta Dental.

Find a DPO network dentist at [deltadentalins.com](http://deltadentalins.com) (choose Delta Dental PPO<sup>SM</sup> as your network). Verify that your dentist is a contracted DPO network dentist before each appointment.

Need another option? The Delta Dental Premier<sup>®</sup> network — the largest dentist network nationwide<sup>2</sup> — also provides cost protections for DPO enrollees. Premier dentists' contracted fees are usually higher than DPO dentists', but they offer many advantages, including high quality assurance standards and no unbundling or pre-payment for services.

<sup>1</sup> Enrollees are responsible for any applicable deductibles, coinsurance, amounts over plan maximums and charges for non-covered services.

<sup>2</sup> NetMinder Dental Network Trend Report, March 2014.



Visit [mysmileway.com](http://mysmileway.com) — a one-stop-shop for oral health-related tools and tips, including interactive quizzes, a risk assessment tool and a subscription link for *Grin!*, our fun, free oral health e-magazine.

Have children in your life? Stop by [mysmilekids.com](http://mysmilekids.com) for kid-friendly oral health stories, games and tips.

## PRODUCT ADMINISTRATION

Delta Dental Premier<sup>®</sup> and Delta Dental PPO<sup>SM</sup> are underwritten by Delta Dental Insurance Company in Texas. Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.

Delta Dental of California, Delta Dental of Pennsylvania and Delta Dental Insurance Company, together with our affiliate companies and Delta Dental of New York, Inc. are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to 68 million people in the U.S.

