



**Delta Dental of California**

***Peralta Community College District***

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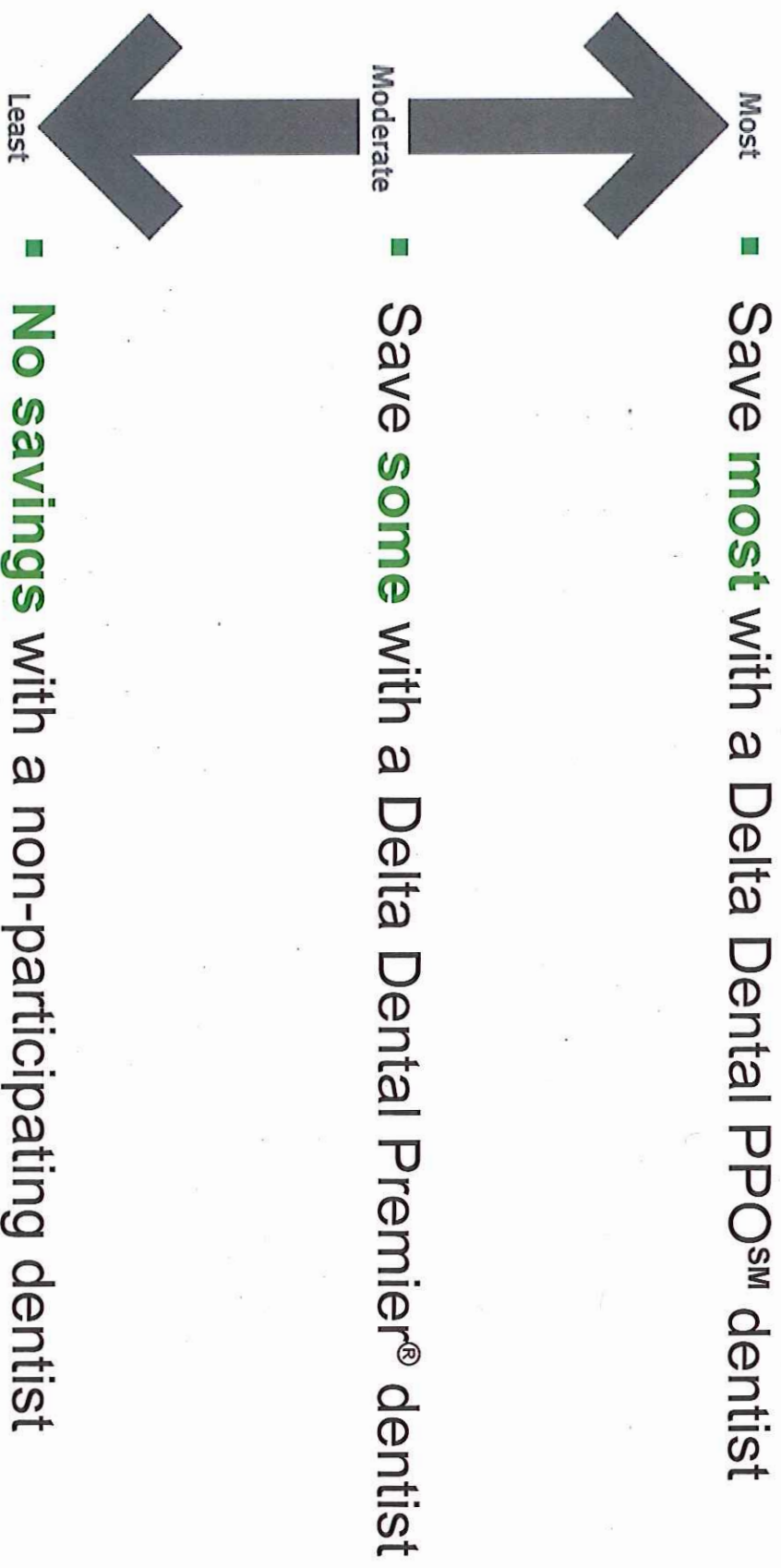
## Adding the PPO network to the Premier network

- Saves money, as much as 30 to 35 percent
- You may already be visiting a PPO dentist
- Added flexibility with two networks
- Can still visit a Premier dentist
- You can recommend your dentist for participation

## Delta Dental PPO<sup>SM</sup> plus Premier

- Plan design where Delta Dental Premier<sup>®</sup> dentists are reimbursed based on their Premier contracted fees
- Further limits enrollees' out-of-pocket expenses
- When visiting Premier dentist, enrollees receive out-of-network benefits
- No balance-billing
- Example: 100% coinsurance = \$0 out-of-pocket when visiting PPO or Premier dentists

## How Enrollees can Save Money





# Delta Dental PPO plus Premier – Claim Payment Example

	Delta Dental PPO <sup>SM</sup> Dentists	Delta Dental Premier <sup>®</sup> Dentists	Non-contracted Dentists*
<b>Example</b>			
Dentist's Charge for a Bridge	\$1,000	\$1,000	\$1,000
Sample Plan Allowance	\$640	\$800	\$900
Coinsurance Amount	50% of PPO Plan Allowance	50% of Premier Plan Allowance	50% of Plan Allowance
Plan Payment	\$320	\$400	\$500
Balance Billing	NO	NO	YES: \$100
Enrollee Payment	$(\$640 \times 0.5) = \$320$	$(\$800 \times 0.5) = \$400$	$(\$900 \times 0.5) + \$100 = \$550$
Typical Network Utilization	30% – 40%	40% – 50%	10% – 30%

\*Non-contracted dentists may charge enrollees the difference between their usual fee and the carrier reimbursement (dental payment).



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