

HOW TO USE THE DENTAL PLAN

By choosing a **PPO Preferred dentist**, you will have less out of pocket cost when you are required to pay a percentage of a claim. PPO Preferred dentists have agreed to charge according to a fee schedule which is lower than the maximum plan allowance. Your coinsurance, when applicable, is based on the lower fee schedule amount.

Both PPO Preferred and Delta Premier dentists have agreed to collect only the portion of your charges for which you are ultimately responsible (i.e., deductible and coinsurance) at the time of service. When you use a PPO Preferred or a Delta Premier dentist they will submit the claim form for you. You are not responsible for any charges over the approved fee schedule by Delta Dental provider. You will not be charged the entire fee at the time services are rendered unless the service you receive is not covered by your plan. To locate a Delta Dental PPO or Premier provider you can go to www.deltadentalco.com.

Should you elect to receive treatment from a non-participating dentist, you may be fully responsible for payment to the dentist and for filing the claim with Delta Dental of Colorado. Delta Dental of Colorado will reimburse you for the services of a non-participating dentist; however benefits will be based on the lower of the dentist's actual charge or an allowable fee that is the usual and customary fee for services in your area. Please note that by going to a non-participating dentist, you risk significant additional out of pocket costs.

BENEFIT ILLUSTRATION ONLY

Service: Filling

	PPO IN-NETWORK	PREMIER / NON-PARTICIPATING DENTISTS	
Provider	PPO Preferred Dentist	Delta Premier Dentist	Non-Delta Dentist
Charged Fee	\$100.00	\$100.00	\$100.00
Maximum allowed*	\$56.00	\$80.00	\$74.00
Benefit Percentage	80%	80%	80%
Benefit	\$44.80	\$64.00	\$59.20
Not chargeable	\$44.00	\$20.00	\$0.00
Patient Pays	\$11.20	\$16.00	\$40.80

*Allowable fee for a PPO dentist is the fee schedule which the dentist has agreed to charge. Allowable fee for a Premier Dentist is the maximum amount per procedure that a Premier dentist can charge based on their contractual agreement with Delta Dental. Allowable fee for a non-participating dentist is the maximum allowable fee for the service performed in that area.