

How Delta Dental Plans Help You Save

In addition to receiving preventive care such as cleanings and exams at little to no out-of-pocket cost, having a Delta Dental plan can save you even more when you use an in-network dentist.

Here's a hypothetical example* of how it works:

Delta Dental In-Network Dentists

Let's say a common dental procedure costs \$1,200. Because an in-network dentist has agreed to pre-established fees with Delta Dental, he or she will charge just \$850 instead.



\$850

Your Delta Dental plan would pick up half of that tab for this procedure.



\$425

Using an in-network dentist, you'll only pay \$425 of what could have been a \$1,200 bill.



\$425

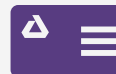
Out-of-Network Dentists

If you visit an out-of-network dentist, he or she can bill the full \$1,200. Delta Dental has set a limit on the accepted amount at \$1,100 for this procedure.



\$1,100

Your benefits will cover half of that amount, making your half \$550.



\$550

However, the dentist can "balance bill" you for the \$100 difference between the typical \$1,200 fee and Delta Dental's maximum allowed fee of \$1,100. **This means you'll end up paying a total of \$650 when using an out-of-network dentist.**



\$650

As you can see, it pays to enroll in a dental benefits plan *and* use a Delta Dental network dentist!