

# SAVINGS THAT WILL MAKE YOU SMILE

We are pleased to announce a new dental network, the Delta Dental PPO *Plus Premier* effective July 1, 2015 for the City of Lowell's members.

As a Delta Dental PPO *Plus Premier* member, you have access to two of Delta Dental's extensive national networks - Delta Dental PPO and Delta Dental Premier. Three out of four dentists nationwide participate in one or both of these networks and by choosing one of the thousands of dentists; you can pay less out of pocket without sacrificing the quality of care you receive. Both networks offer discounted fees and a no balance billing policy.

- You will enjoy the greatest savings when visiting a Delta Dental PPO network dentist due to even deeper discounts. Select a Delta Dental PPO network dentist as your primary care provider or when you need to see a specialist.
- In our Delta Dental Premier network, the largest dental network in the country, you will also receive discounts for services.

Delta Dental will send you two new ID cards reflecting that you are now enrolled in the Delta Dental PPO *Plus Premier* plan. All you will need to do is show the new card to your participating dentist! (All ID cards will be issued in the employee's name, but can be used by and any dependent covered by the plan.)

Delta Dental participating dentists agree to accept a discounted fee for their services, and we pass the savings along to you, our valued member. Here's an example of what you could save on a porcelain crown:

	35% savings*		
When you visit a	Delta Dental PPO dentist	Delta Dental Premier dentist	Non-Participating Dentist
Fee charged by dentist	\$1,288	\$1,288	\$1,288
Delta Dental discounted fee	\$928	\$1,094	\$1,160
Cost to you	\$464	\$547	\$708

\*This chart is for illustrative purposes only. Actual costs will vary by dentist and geographic area. Example assumes deductible has been met.

**For the greatest savings, be sure to choose a Delta Dental PPO dentist!**

It's easy to find a Delta Dental participating dentist. Visit [DeltaDentalMA.com](http://DeltaDentalMA.com) and click on "Find a Dentist" or call **800-872-0500**.



## Smile — You've Got Delta Dental PPO Plus Premier

Delta Dental is the leader in quality dental benefits coverage. And **Delta Dental PPO Plus Premier** is one of our most comprehensive plans. It's designed to provide you and your family with easy-to-use care that will help you live a healthier life.

After all, the better we help you take care of your teeth, the better you and your family will look and feel. It's all part of our strong dedication to improving your oral health.



## Network Advantages

There are many advantages when you use a dentist who participates in the Delta Dental PPO or Delta Dental Premier networks. For example, with a participating network dentist:

- You generally pay less each time you receive care, since your share of the cost is based on specially negotiated rates.
- There are no claim forms to complete. Participating network dentists will prepare and submit claims for you.
- There is no balance billing. You are not billed for charges in excess of Delta Dental's negotiated rate for a particular service.

To receive the highest level of benefits payable under either option, be sure your dentist is a participating Delta Dental PPO or Delta Dental Premier network dentist.

If you have any questions, please feel free to contact our Customer Service department at **1-800-872-0500** or visit our Web site at **[www.deltadentalma.com](http://www.deltadentalma.com)**.



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**MORE  
DENTISTS.  
MORE  
COVERAGE.  
MORE  
SMILES.**

**ALL PART OF YOUR  
DELTA DENTAL PPO  
PLUS PREMIER PLAN.**



## How the Delta Dental PPO Plus Premier Program Works

The **Delta Dental PPO Plus Premier** program combines two of Delta Dental’s national dental networks—Delta Dental PPO and Delta Dental Premier—giving you access to dentists that participate in both. **Nationally, 3 out of 4 dentists belong to our networks.** That means that chances are, your dentist is already participating in one or more of our networks. You’ll save with a Delta Dental Premier participating dentist, and if you visit a Delta Dental PPO participating dentist you’ll receive services at a further reduced rate (and any out-of-pocket expenses will therefore be lower).

**Finding a Delta Dental PPO or Delta Dental Premier participating dentist is easy! Just visit [www.deltadentalma.com](http://www.deltadentalma.com) or call 800-872-0500.**

## How You Save When You Use a Network Dentist — An Example

Network dentists have agreed to accept negotiated fees for their services. When you visit a participating Delta Dental PPO or Delta Dental Premier network dentist, you cannot be billed for the difference between your dentist’s normal rate and Delta Dental’s negotiated rate. See below for an example. Why pay more at a non-participating dentist when you can receive services from a participating Delta Dental PPO or Delta Dental Premier network dentist and reduce your out-of-pocket costs?



## Capturing More Savings!

Let’s say you need a porcelain crown. Here is a breakdown of your potential savings with Delta Dental PPO Plus Premier:

	◀ Greatest Patient Savings . . . . . Least Patient Savings ▶		
When You Visit a:	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non-participating Dentist
	In-network		Non-network
Fee Charged by Dentist	\$1,288	\$1,288	\$1,288
Fee Delta Dental Will Pay Dentist	\$928	\$1,094	\$1,160
Co-insurance Percentage	50%	50%	50%
Delta Dental Pays	\$464	\$547	\$580
Patient Pays	\$464	\$547	\$708

This chart is for illustrative purposes only. Actual costs will vary by dentist and geographic area. Example assumes deductible has been met.

