What if I go to a nonparticipating dentist?

If you go to a dentist who does not participate in Delta Dental PPO or Delta Dental Premier, you will still be covered, but you may have to pay more. We will pay you directly based on the dentist's submitted fee or Delta Dental's nonparticipating dentist fee, whichever is less. You will be responsible for paying the dentist whatever he or she charges. You may also have to submit your own claims.

How do I know what's covered under my plan?

To find out what is covered under the dental plan chosen by your employer, just log into our Consumer Toolkit®, a secure online application that enables you to access your benefit, claims and eligibility information anytime. You can also use this Toolkit to search our dentist directories, print claim forms and read oral health tips. Visit our website and click on the Consumer Toolkit link to sign in. You can also call Customer Service at (800) 524-0149.

Do I need an ID card to receive care?

No. Your dentist can verify your coverage anytime by checking our online Dental Office Toolkit® or by calling us.

What if I have other questions?

Please visit our website or call Delta Dental's Customer Service department at (800) 524-0149. Representatives are available to assist you Monday through Friday from 8:30 a.m. to 8:00 p.m. EST.

Delta Dental the nation's dental benefits leader

Delta Dental is one of America's largest, most experienced dental carriers. As the marketplace leader, we deliver unmatched quality and value in our programs and services. We provide millions of Americans with affordable access to oral health care by offering innovative and cost-effective products that meet their needs.

Questions?

Please call our Customer Service department: (800) 524-0149

Or visit our websites:

Delta Dental of Michigan www.deltadentalmi.com

Delta Dental of Ohio www.deltadentaloh.com

Delta Dental of Indiana www.deltadentalin.com

Delta Dental PPOSM (Point-of-Service)



We do dental. Better.



Selection and savings...with Delta Dental PPO

Delta Dental PPO (Point-of-Service) is Delta Dental's preferred provider organization plan that offers quality dental benefits at great savings. Plus, you have access to two of the nation's largest networks of participating dentists—our Delta Dental PPO network and our Delta Dental Premier® network.

You can go to any licensed dentist, but you will save the most money if you go to a dentist who participates in one of these two networks. That's because Delta Dental has established a Maximum Approved Fee for nearly all dental services, and participating dentists agree to accept these fees as full payment for those services. If the dentist's fee is higher than Delta Dental's, he or she cannot charge you the difference. This means you are responsible only for your copayments and deductibles, if any, when you visit a Delta Dental participating dentist.

Participating dentists also agree to abide by Delta Dental's unique set of processing policies. Participating dentists will fill out and file your claim forms, too, which makes Delta Dental PPO easy to use and hassle-free.

Delta Dental PPO (Point-of-Service) gives you access to the widest selection of participating dentists available anywhere!

Frequently asked questions about Delta Dental PPO

Do my family members and I have to visit a particular dentist?

No. You and your family members are free to visit any dentist, regardless of whether that dentist participates in our networks. However, you will likely save the most money and receive higher levels of coverage when you visit a dentist who participates in Delta Dental PPO or Delta Dental Premier.

You can save the most money and receive the highest levels of coverage when you visit a Delta Dental PPO dentist. Our PPO dentists have agreed to accept lower fees as full payment for covered services.

If you go to a dentist who does not participate in Delta Dental PPO, you can still save money if that dentist participates in another Delta Dental program called Delta Dental Premier. However, your coverage levels may be lower for many services.

How can I find a participating dentist?

Delta Dental PPO features one of the nation's largest networks of PPO dentists—more than 93,500 dentists practicing in more than 228,200 locations throughout the United States and its territories. And Delta Dental Premier offers a network of more than 148,300 dentists practicing in more than 314,400 locations.*

Four out of five dentists nationwide participate in one or more Delta Dental programs, so it is likely your current dentist is among them.

To get the names of participating dentists near you, call our Customer Service department at (800) 524-0149. Delta Dental's Automated Service Inquiry (DASI) system is available 24 hours a day, seven days a week and can provide you with the names of Delta Dental participating dentists. This information is also available on our websites.



*Statistics: Delta Dental Plans Association, March 2014