

Save Some Green on Your Pearly Whites



Everyone wants to save money while still receiving good service. With Delta Dental Premier™ and Delta Dental PPO™ network dentists, you get great dental care at lower prices.

Here's how using an in-network dentist saves you money:

Excellent benefits with low out-of-pocket costs. In-network dentists have agreed to pre-established fees for services. On average, patients save **32%** on the fee typically submitted for a Delta Dental Premier claim, and **43%** on the fee typically submitted for a Delta Dental PPO claim.

No more billing surprises. Delta Dental in-network participating dentists won't "balance bill" patients. That means they can't charge you the difference between their usual fee and the amount they've agreed to charge patients covered by Delta Dental.

Let's take a real-world example of a common dental procedure—a crown that costs \$1,438—to see how using an in-network dentist saves you money.

When you see a Delta Dental PPO dentist	
PPO dentist's maximum allowed fee	\$790
Delta Dental covers 50% of the maximum allowed fee	x 50%
Your cost assuming you already met your deductible for the year	\$395

Total savings with the Delta Dental PPO network = \$648!

When you see a Delta Dental Premier dentist	
Premier dentist's maximum allowed fee	\$930
Delta Dental covers 50% of the maximum allowed fee	x 50%
Your cost, assuming you already met your deductible for the year	\$465

Total savings with the Delta Dental Premier network = \$578!



In contrast, you can see how using an out-of-network dentist costs you more.

When you see an out-of-network dentist	
They can bill you the full \$1,438	\$1,438
Delta Dental's maximum allowed fee	- \$790
The difference between the dentist's charge and the maximum allowed fee is the balance billed amount	\$648
Delta Dental covers 50% of the maximum allowed fee	\$395
You'll pay the other half of the maximum allowed fee plus the balance billed amount from above	\$395 + \$648
Your cost	\$1,043

It pays to use Delta Dental network dentists.

To find participating dentists in your area to get the greatest savings on your dental care, visit [DeltaDentalNJ.com/FAD](https://www.DeltaDentalNJ.com/FAD).