

## Save money and stay in network with Delta Dental

With your Delta Dental PPO<sup>SM</sup> (Point-of-Service) plan provided by Eastern Michigan University, you may save more money and receive higher levels of coverage when visiting a Delta Dental PPO dentist. Our PPO dentists have agreed to accept lower fees as full payment for covered services. However, if you go to a dentist who doesn't participate in Delta Dental PPO, you can still save money if your dentist participates in Delta Dental Premier<sup>®</sup>. Like our PPO dentists, Delta Dental Premier dentists agree to accept Delta Dental's fee determination as full payment for covered services.

<b>DELTA DENTAL NETWORKS</b>	<b>Delta Dental PPO</b>	<ul style="list-style-type: none"> <li>■ No balance billing on covered services</li> <li>■ Most significant network discounts with more than 228,200 office locations nationwide<sup>1</sup></li> <li>■ Dentists file claims for member</li> </ul>
	<b>Delta Dental Premier</b>	<ul style="list-style-type: none"> <li>■ No balance billing on covered services</li> <li>■ Significant network discounts with the most office locations nationwide—314,400<sup>1</sup></li> <li>■ Dentists file claims for member</li> </ul>
<b>OUT-OF-NETWORK</b>	<b>Out-of-network dentist</b>	<ul style="list-style-type: none"> <li>■ May be balance billed</li> <li>■ No discounts</li> <li>■ May need to file own claims</li> </ul>

<sup>1</sup> National network statistics: Delta Dental Plans Association, March 2014

### Examples of how it works:

As shown below, your lowest out-of-pocket costs result from going to either a Delta Dental PPO or Delta Dental Premier dentist.\*

		<b>DELTA DENTAL PPO DENTIST</b>	<b>DELTA DENTAL PREMIER DENTIST</b>	<b>OUT-OF-NETWORK DENTIST</b>
<b>ADULT CLEANING</b>	Submitted fee:	\$80.00	\$80.00	\$80.00
	Maximum allowed fee:	\$54.00	\$77.00	\$63.00
	Coverage level:	100%	100%	100%
	Amount Delta Dental pays:	\$54.00	\$77.00	\$63.00
	<b>AMOUNT YOU PAY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$17.00</b>
<b>CROWN</b>	Submitted fee:	\$950.00	\$950.00	\$950.00
	Maximum allowed fee:	\$675.00	\$898.00	\$744.00
	Coverage level:	80%	80%	80%
	Amount Delta Dental pays:	\$540.00	\$718.40	\$595.20
	<b>AMOUNT YOU PAY:</b>	<b>\$135.00</b>	<b>\$179.60</b>	<b>\$354.80</b>

\*Payment examples above are illustrative only. Fees and reimbursements can vary by location and dentist. They do however represent how payment is determined.

**You can call us at (800) 942-0667 if you have questions regarding your plan.**