

Benefits Spotlight

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Network savings in plain language

When it comes to being smart about using your insurance, one of the first steps you should take is making sure your dental provider is in-network. Using an in-network provider is essential to paying the lowest out-of-pocket costs for care. It also provides an assurance that you're seeing a quality provider, as all in-network providers are evaluated by Delta Dental of Iowa.

Here, we take a closer look at why seeing in-network providers is a smart move for Delta Dental of Iowa members.

What does in-network mean?

When Delta Dental of Iowa refers to "in-network providers," it means a group of dental providers who agree to offering our members services at a reduced cost. It also means that those providers meet our credentialing standards for quality of care and safety. Fortunately, it's not hard to find an in-network Delta Dental of Iowa dentist, as we have the largest network of dentists in Iowa.

In-network also means less administrative hassle for you. Our in-network providers work directly with the Delta Dental of Iowa claims team, so members never have to deal with paperwork, paying for services up front or waiting for reimbursement.

Delta Dental PPO and Premier: Our two dental networks

Delta Dental's network is the largest in Iowa and the U.S., so members have the widest choice of dentists and can use benefits no matter where they are located. Delta Dental of Iowa offers two dental networks: Delta Dental PPO and Delta Dental Premier. These different plans have different provider networks and benefits.

Here's a snapshot of the Delta Dental PPO and Premier networks:

- *Delta Dental PPO:* Dentists in this network agree to the lowest fees for services and includes 43% of Iowa dentists.
- *Delta Dental Premier:* Dentists in this network agree to lower fees for services and includes 93% of Iowa's dentists and 80% of dentists nationwide.

In-network vs. out-of-network: Let’s talk costs

You will save money on dental care using your Delta Dental of Iowa insurance, even if you see an out-of-network provider. However, in-network providers agree to reduced costs for their services, so you will pay less if you see an in-network provider.

It’s important for Delta Dental of Iowa to help our members understand the benefits they receive when selecting an in-network provider. The advantages are twofold:

1. The services members receive are at a discounted cost when they see an in-network provider.
2. On top of those savings, member benefits help cover some (or all) of the cost of those services.

Let’s dig into that a bit more to see how much you could save.

	Delta Dental PPO Network Dentist	Delta Dental Premier Network Dentist	Out-of-network Dentist
Dentist Regular Fee	\$1,400	\$1,400	\$1,400
Delta Dental’s Maximum Allowed Fee	\$750	\$1,000	\$1,000
Benefit Coverage	50%	50%	50%
Delta Dental Pays	\$375	\$500	\$500
Additional Amount a Dentist May Balance Bill Member	\$0	\$0	\$400
Member Pays	\$375	\$500	\$900

*The above costs are estimates of the cost of a dental crown and may not reflect exact fees or out-of-pocket costs.

Are you interested in knowing the costs of your dental services before you undergo them? The [Delta Dental Cost Estimator](#) provides an estimated cost range for common dental services. To get the most accurate estimates, along with in-network savings, sign in to your Delta Dental account to use the tool.

Wonder if your dentist is in-network?

If you’re not sure whether your dentist is in-network, Delta Dental of Iowa can help. You can confirm whether your dentist is in-network using our [Find a Provider](#) tool or by calling Customer Service at 800-544-0718. A quick check could save you a lot of money in the long run.

Time's up for the tube? A closer look at toothpaste tablets

The plastic tube of toothpaste has long been an essential piece of the at-home dental health kit. But after throwing away tube after tube of toothpaste, you may wonder if perhaps a more eco-minded option is available. Turns out, there is: toothpaste tablets.

Toothpaste tablets in a nutshell

Toothpaste tablets are a lot like they sound: They are small, pill-sized tablets that are made of a toothpaste formula. They often contain the same ingredients as regular toothpaste, including baking soda, xylitol and fluoride, but they do not contain water like regular toothpaste.

Using toothpaste tablets is simple, although it may take some time to get used to after years of traditional toothpaste. First, chew the toothpaste tablet and break it down into a paste. Take a sip of water if your mouth feels too dry. Once it's a paste, use a wet toothbrush to clean your teeth as you normally would.

Pros and cons of toothpaste tablets

Wondering if you should ditch the tube for tablets? Here's a quick look at the benefits and drawbacks to help you decide.

Benefits:

- Eco-friendly packaging
- Contain little or no preservatives
- Travel-friendly (a great option to take while camping or on a long-haul plane trip)
- Most toothpaste tablet brands contain natural ingredients.

Drawbacks:

- Because toothpaste tablets are a newer product, there's not much research that compares how tablets compare to regular toothpaste. If you are using toothpaste tablets, make sure to let your dentist know.
- Toothpaste tablets cost more than traditional toothpaste.

Not all toothpaste tablets are created equal

You may be switching to a toothpaste tablet for environmental reasons, but remember that the primary goal of toothpaste is to help maintain your dental health. With that in mind, you should choose a toothpaste tablet that contains fluoride, a key ingredient in toothpaste that prevents cavities. Some toothpaste tablet brands do not contain fluoride, so you won't get the cavity-fighting benefits if you opt for a fluoride-free brand.

If you have questions about which toothpaste tablet brand, ask your dentist. He or she will recommend a product that is both eco-minded *and* effective.

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