

# Benefits Spotlight

NEWS FOR *You*. NEWS TO *Share*.

## Save Some Green On Your Pearly Whites

Everyone wants to save money while still receiving good service. With the Delta Dental PPO<sup>SM</sup> network, you'll get great dental care at lower prices. Here's how the PPO network saves you money:

**In-network dentists have agreed to pre-established fees for services.** On average, patients save 31.5 percent nationally on the fee typically submitted for a claim. Delta Dental PPO<sup>SM</sup> dentists' rates are usually the best value, often better than other network rates.

**Delta Dental PPO network 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.

### Delta Dental PPO Network Dentists – *Here's an example*

- Let's say your dentist bills \$1,200 for a covered procedure, but Delta Dental PPO network dentists have agreed to charge a pre-established fee.
  - \$850
- Your Delta Dental plan covers 50 percent of the cost.
  - \$425
- Assuming you already met your deductible for the year, you pay the other half of the bill.
  - \$425

### Out-of-Network Dentists – *Here's an example*

- If you visit an out-of-network dentist, they can bill you the full \$1,200. Delta Dental sets a limit to the amount accepted for a procedure, which is known as a maximum allowed fee.
  - \$900
- Delta Dental covers half of the maximum allowed fee.
  - \$450
- You pick up your half plus the \$300 that is "balance-billed" by the out-of-network dentist. Because this is an out-of-network dentist, you can be billed the difference between the maximum allowed fee and the actual cost.

| Example Savings for a Common Procedure |                |             |             |            |                                  |                            |                |
|--|----------------|-------------|-------------|------------|----------------------------------|----------------------------|----------------|
|  | Billed Charges | Max Allowed | Coinsurance | DDIA Pays* | Amount Available to Balance Bill | Total Amount You Could Pay | Member Savings |
| PPO                                    | \$1,200        | \$850       | 50%         | \$425      | \$0                              | \$452                      | \$350          |
| Premier                                | \$1,200        | \$900       | 50%         | \$450      | \$0                              | \$450                      | \$300          |
| Out-of-Network                         | \$1,200        | \$900       | 50%         | \$450      | \$300                            | \$750                      | \$0            |

The lower amount DDIA pays, the lower the following year's premium.

\*Assumes that your deductible is met and you have not met your annual benefit maximum.

As you can see, it pays to use Delta Dental network dentists – especially those in Delta Dental's PPO network. Visit [deltadentalia.com](http://deltadentalia.com) today to find participating dentists in your area. You can also download the free Delta Dental mobile app using an Apple or Android device to find dentists.

### The History of Oral Health: Tooth Fairies Around the World

The Tooth Fairy is pretty magical, but even she can't be everywhere at once. Luckily, she's just one of many fantastical beings around the world that collects baby teeth. Read about all these legends below.

1. Ratoncito Pérez is a popular figure in Spain and Latin America. Much like the Tooth Fairy, he leaves gifts and coins for children who have lost teeth.
2. In Chile and Costa Rica, parents make charms out of lost baby teeth and give them back to their kids.
3. In the United States, Canada, England and Australia, the Tooth Fairy collects the tooth and leaves a treasure from her basket for the child to find in the morning light.
4. In Argentina and Sweden, boys and girls leave baby teeth in glasses of water for Magical Mouse to pick up.
5. In Russia, children hide their lost teeth in mouse holes.
6. In Egypt, children wrap their lost teeth in tissues and throw them at the sun.
7. Children in Colombia and South Africa leave lost baby teeth under their pillows or in a slipper.
8. In China, children throw their upper teeth onto roofs. If the teeth come from the lower jaw, the children throw them down onto the ground.
9. In the Philippines, the Tooth Rat asks children to leave lost teeth on windowsills.