

Benefits Spotlight

News for *You*. News to *Share* with your Employees.

Dental Networks Q&A: PPO vs. Premier

Delta Dental of Iowa offers two networks: Preferred Provider Organization (PPO) and Premier. It's easy to confuse the two, but knowing the differences will save you money on dental care.

Here, we answer your top questions about our two dental networks. The more you know, the more money you'll save.

Q: Why does it matter that I go to an in-network dentist?

A: Delta Dental members can see any dentist they want, but an in-network dentist saves you money and time. When you choose an in-network dentist, Delta Dental of Iowa does the work for you.

First, Delta Dental works with providers to get the best discounts for its members—these savings aren't offered to individuals who don't have a Delta Dental plan.

Plus, Delta Dental ensures its participating dentists meet the highest provider standards, so members can have confidence in the quality of their care.

Finally, Delta Dental manages claims and billing directly with the in-network dentist. That means you don't have to worry about completing forms and sending in paperwork to get reimbursed.

The snapshot on the next page shows the differences.



	Delta Dental In-Network Dentist	Out-of-Network Dentist
Member goes to dentist	Receives exam, cleaning and X-rays	Receives exam, cleaning and X-rays
Cost of services	\$425	\$425
What member pays at the dentist's office	\$0	\$0-\$425 (varies by dentist)
Claim filed to Delta Dental	By dentist	By member or dentist (varies)
Delta Dental maximum allowed fee	\$250 (paid 100% by Delta Dental to the dentist directly)	\$200 (Delta Dental pays 80% of allowed fee of \$250) Check made payable to the dentist and sent to the member
Amount dentist may Balance Bill the member	\$0	\$225 (If the dentist did not charge the member at the appointment, they will bill them for the remaining portion of the charge that Delta Dental didn't pay (\$425 - \$225).

Please note that this is an example of dental services for illustrative purposes and assumes the patient deductible has been met. Benefit percentage will vary by plan and procedure.

Q: What are the pros and cons of using a Premier dentist versus the PPO dentist?

A: Our Premier network has a larger pool of dentists than our PPO network—over 90% of Iowa's dentists participate in the Premier network. The downside of the Premier network is the discounts aren't as great.

Our PPO network features the deepest discounts, but it has fewer providers than the Premier network—40% of Iowa's dentist participate in the PPO network.

In short: The Premier network will give you a **greater selection of dentists** but at a slightly **greater** cost. The PPO network will give you a **smaller selection of dentists** but at the **smallest** cost.

Here's a breakdown of the cost for a cavity at a PPO, Premier, and out-of-network provider.

	PPO Network Dentist	Premier Network Dentist	Out-of-Network Dentist
Dentist's Billed Fee	\$225	\$225	\$225
Delta Dental Allowed Fee	\$134	\$212	\$134
Delta Dental Benefit Percentage (Varies by plan)	50%	50%	40%
Delta Dental Pays (Allowed Fee x Benefit Percentage)	\$67 (\$134 x 50%)	\$106 (\$212 x 50%)	\$53.60 (\$134 x 40%)
Balance Bill (Billed Fee - Allowed Fee)	N/A Delta Dental Dentists Can't Balance Bill	N/A Delta Dental Dentists Can't Balance Bill	\$91 (\$225 - \$134)
Patient Responsibility	\$67	\$106	\$80.40
Total Patient Responsibility (Coinsurance + Balance Billing)	\$67 (\$67 + \$0)	\$106 (\$106 + \$0)	\$171.40 (\$80.40 + \$91)

Please note that this is an example of dental services for illustrative purposes and assumes the patient deductible has been met. Benefit percentage will vary by plan and procedure.

Q: I have a PPO network plan, but I still have access to Premier network dentists. Can I use a Premier network dentist and still save the most money?

A: That's true—if you have a Delta Dental of Iowa PPO network plan, you have access to our Premier network dentists. However, our PPO dentists offer the deepest discounts on services, so you'll pay less by seeing a PPO network dentist.

Q: How can I find an in-network dentist?

A: Finding an in-network dentist is easy with Delta Dental of Iowa's Find a Provider tool. You're only five steps and a few seconds away from accessing a full list of dentists who offer the greatest quality and cost savings:

1. Visit www.deltadentalia.com/find-a-provider.
2. Click the "Delta Dental Network Dentist" link.
3. On "Specialty" drop-down menu, choose the type of dentist you're looking for (such as "General Dentist" for general dental care).
4. On the "Plan," drop-down menu, choose the Delta Dental plan you're enrolled in. Don't know which plan you're in? Check your Delta Dental of Iowa ID card.
5. Click the "Find Dentists" link to see the in-network dentists near you.

FAQ: How to Graduate to Your Own Dental Plan

Whether you're preparing to get off your family's dental coverage or have a child who's ready to graduate onto their own insurance plan, these tips will help ease the transition and keep everyone covered.

Why Should I Get My Own Dental Insurance?

Dental insurance helps protect not only your oral health but also your overall health and your financial health.

Almost all dental insurance plans completely cover preventive dental care, including twice-yearly dental exams, cleanings and X-rays. These visits not only give your mouth a deep clean, they also identify any potential problems—from cavities and gum disease to oral cancer—before they become serious and costly health problems.

Establishing routine dental care is certainly great for your mouth, but your teeth and gums can also reveal clues into your overall health, too.

Finally, remember that no one is immune to dental problems. Dental emergencies, such as breaking a tooth in a fall or sports injury, can cause serious problems if left untreated. And, if you need an important dental procedure, like a filling to treat tooth decay, you may need to pay a high out-of-pocket cost if you don't have dental insurance.

When Do I Need to Get Off My Parents' Dental Plan?

For most plans you can stay on your parents' dental plan until you're 26 years old (be sure to check their plan rules). If you're still on your parents' plan and approaching your 26th birthday, now is the time to explore enrolling in an [individual dental insurance plan](#) to ensure you don't have a gap in coverage. Or, if your employer offers dental coverage, talk to the benefits manager at your workplace for details on how to enroll.

How Do I Pick the Right Plan?

Picking the right dental insurance plan doesn't have to be a headache-inducing affair.

Step 1: Consider your budget and anticipated dental care needs. It's impossible to predict exactly what dental coverage you'll need, but it's important to consider your dental usage when choosing a plan and align it with your budget. When you have an idea of your budget and what you want to gain from your dental care, picking a plan becomes easier.

Step 2: Get the details from your employer. Employers typically allow you to enroll for benefits at three points: 1) when you start your job, 2) during the annual open enrollment period and 3) during a qualifying life event (like getting married). Many employers have benefits managers who can answer questions about the dental plans your company offers and help enroll you in a plan.

Step 3: Pick your in-network dentist. Picking an in-network dentist is the best way to take most advantage of your dental plan. Visiting an in-network dentist ensures you'll pay less for care compared to using an out-of-network dentist.

Fortunately, Delta Dental of Iowa has the largest dental network in Iowa and the United States, so you'll have the greatest pool of dentists from which to choose. Visit www.deltadentalia.com/find-a-provider for a list of in-network dentists.