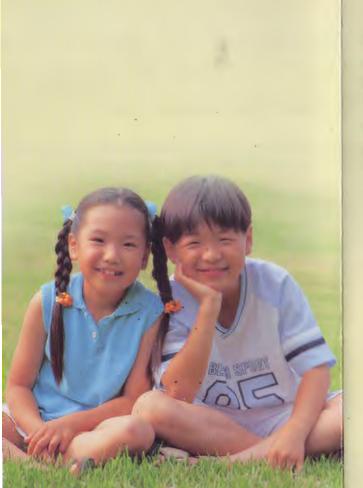
Smile — You've Got Delta Dental PPO *Plus Premier*

Delta Dental is the leader in quality dental benefits coverage. And **Delta Dental PPO Plus Premier** is one of our most comprehensive plans. It's designed to provide you and your family with easy-to-use care that will help you live a healthier life.

After all, the better we help you take care of your teeth, the better you and your family will look and feel. It's all part of our strong dedication to improving your oral health.



Network Advantages

There are many advantages when you use a dentist who participates in the Delta Dental PPO or Delta Dental Premier networks. For example, with a participating network dentist:

- You generally pay less each time you receive care, since your share of the cost is based on specially negotiated rates.
- There are no claim forms to complete. Participating network dentists will prepare and submit claims for you.
- There is no balance billing. You are not billed for charges in excess of Delta Dental's negotiated rate for a particular service.

To receive the highest level of benefits payable under either option, be sure your dentist is a participating Delta Dental PPO or Delta Dental Premier network dentist.

If you have any questions, please feel free to contact our Customer Service department at **1-800-872-0500** or visit our website at **www.deltadentalma.com**.

A DELTA DENTAL

Delta Dental of Massachusetts 465 Medford Street, Boston, MA 02129

www.deltadentalma.com

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ALL PART OF YOUR DELTA DENTAL PPO PLUS PREMIER PLAN.

A DELTA DENTAL

Using a Delta Dental network dentist means big savings for members.

Let's say a member needs a porcelain crown. Here is a breakdown of the potential savings with the Delta Dental PPO Plus Premier Incented Plan:

	← Greatest Patient Savings Least Patient Savings →		
Network	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non-participating Dentist
	← Network →		← Non-network →
Fee Charged By Dentist	\$1,288	\$1,288	\$1,288
Maximum Dentist Can Charge	\$928	\$1,094	\$1,160
Benefit Percentage	55%	50%	50%
Delta Dental Pays	\$510.40	\$547	\$580
PatientPays	\$417.60	\$547	\$708 Members may be balance billed up to the difference

Example assumes deductible has been met.

Members will receive the greatest savings when visiting Delta Dental PPO network dentists with the lower negotiated fees and higher in-network co-insurance level.

NO BALANCE BILLING: When you visit a participating Delta Dental PPO or Delta Dental Premier network dentist, you cannot be billed for the difference between your dentist's normal rate and Delta Dental's negotiated rate.

Why pay more at a non-participating dentist when you can receive services from a participating Delta Dental PPO or Delta Dental Premier network dentist and reduce your out-of-pocket costs?