

# Get to Know the Numbers Behind Your Dental Carrier's Network



## Realize the Most Dental Benefits Savings with the PPO Plan

Ever wonder how much dental benefits *really* save members on services? According to a third-party study\*, the Delta Dental PPO<sup>SM</sup> plan delivers the industry's best effective discount - averaging 22.4 percent nationally. **That's more than \$4.5 billion in annual savings.<sup>1</sup>**

**Effective Discount:**  
A measure of dollars saved versus average industry charges across all claims paid - both in and out of network.



## How Are We Able to Provide Such Great Savings?

We're able to offer great value because of our unique dentist network solution.

We contract directly with all dentists in our networks - no part of our networks are leased from outside sources. That means we have relationships with each dentist, which builds long-term loyalty and improves our ability to set fees. Our quality assurance program and credentialing process are second to none, and our expertise and experience establishing payment policies helps us build and maintain networks with tremendous value, which we pass on to you.

**Thanks to our unique dual network, nearly 85 percent of members use in-network dentists to realize more cost savings.**



## Dual Networks Provide More Choice

Our dual networks, Delta Dental PPO and Delta Dental Premier<sup>®</sup>, work together to give you and your employees the most options for network dentists so you can take advantage of cost savings.

Members also benefit from our network dentist no-balance billing policy, which provides protection whether they visit a Delta Dental PPO or Delta Dental Premier dentist. Network dentists are prohibited from charging a patient for the difference between a dental practice's standard fee and the Delta Dental of Illinois pre-established fee.

<sup>1</sup> Network savings based on group commercial and public sector claims. Does not include public entitlement, individual, HMO or orthodontic claims.



## Our Numbers Add Up

While some dental carriers count dentists twice if they split hours at two practices, **we believe that this is not a fair representation of access.** Our network numbers represent individual dentists, and we also include additional information about the dentist or dental office to help members make informed decisions about their care. We regularly ensure the integrity of our network numbers to ensure that we are providing the most up-to-date information possible.

## The Difference Between Delta Dental Networks and Leased Networks

Delta Dental Networks	Leased Networks
Delta Dental has direct control over network management.	The primary carrier may not have control over quality and credentialing.
Consistent cost controls for members, regardless of network used.	Each network may have different contract terms, potentially leading to inconsistent costs.
No additional fee for clients and members to have access to both the PPO and Premier networks.	Accessing the network may require “payment” from a portion of your claims savings.
PPO plan members visiting a Premier network dentist still receive cost protections.	Dentists may not guarantee a pre-determined low fee, but may offer a discount instead.
Delta Dental advocates for members and works directly with dentists to resolve any disputes.	Disputes and quality control are handled by secondary carrier, which may cause delays and administrative challenges.
Our direct relationships with dentists in our networks provide stability and predictable costs.	Network contracts are renegotiated regularly, and the higher costs that result may be passed on to the clients and members.
Delta Dental’s network size is an accurate representation of the network dentists available to members.	It can be difficult to determine the size or availability of dentists in leased networks, which change often.

\*Source: Ruark Consulting LLC’s 2014 Dental PPO Network Study.