

# Stretch your annual maximum dollars!

## Find a Northeast Delta Dental PPO Dentist

### Dentist Network Options

Northeast Delta Dental offers you access to the largest networks of participating dentists. Because our network dentists have agreed to accept a lower reimbursement for services, subscribers have higher benefits and lower out-of-pocket costs when using a participating dentist. You are free to choose any dentist, however you will get the maximum benefit from your plan when you use a participating dentist. The following two networks of participating dentists are available to you:

### Delta Dental Premier Dentists

Delta Dental Premier Dentists agree to accept a maximum allowable charge for reimbursement and cannot balance bill you the difference between their usual charge and the allowable fee set by Northeast Delta Dental. You will of course be responsible for any deductibles, copays, and non covered services.

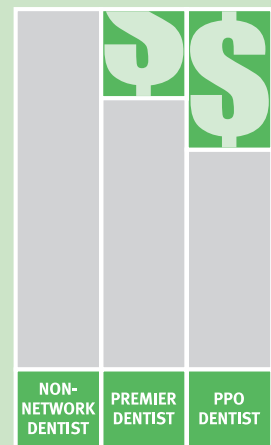
### Delta Dental PPO<sup>SM</sup> Dentists

The Delta Dental PPO network provides our deepest discounts and offers the greatest savings. Using a PPO dentist, you will only have to pay up to the deeper discounted fee allowance, minus any deductibles, copays, or non covered services. If you are looking for ways to save money on your dental care and lower your out-of-pocket expenses, consider looking for a Northeast Delta Dental PPO dentist for your care. The Delta Dental PPO saves you real money.

**Greatest potential savings with a Delta Dental PPO dentist**

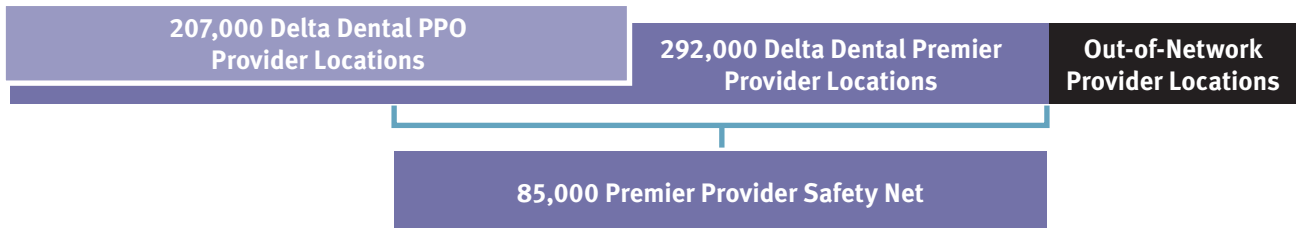
#### OUT-OF-POCKET COSTS

SAVE LESS      SAVE MORE



**\$ AMOUNT YOU SAVE**

In challenging economic times, some patients defer treatment, possibly compromising their overall health. Others research and compare dental office fees. Patients now have the option of switching to a PPO dentist to get the best value from their dental benefits. Visit [nedelta.com/localdentistsearch.aspx](http://nedelta.com/localdentistsearch.aspx) to find a PPO dentist.



Northeast Delta Dental members are free to see *any* dentist they wish but generally receive the most value from their benefits when receiving care from a participating provider. We can prepare *network access reports* for your group upon request.

#### About the Study

The independent study—conducted by Ruark Consulting—examined actual Delta Dental claims data for a full calendar year, along with the actual claims data of 16 other companies offering dental insurance. FAIR Health data was utilized to establish a universal baseline for average charges—consistent across all companies—ensuring an apples-to-apples comparison.

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**DELTA DENTAL**

[www.nedelta.com](http://www.nedelta.com)