



Congratulations!

As a Northeast Delta Dental member, you have access to the best-managed and largest networks of participating dentists both locally and throughout the United States. Your dental benefits plan includes access to both our Northeast Delta Dental PPO & Premier networks.

If you are looking for ways to save money on your dental care and lower your out of pocket dental expenses, consider looking for a Northeast Delta Dental PPO dentist for your care. You will get the best dollar value from your dental benefits plan when you receive your dental care from a Delta Dental PPO participating dentist. These providers generally accept lower fees for their services. This means lower out-of-pocket expenses for you. You will also enjoy savings when visiting a dentist participating in the Delta Dental Premier network. Since nearly four out of every five dentists in the country participate in one or both networks, chances are your dentist is a participating provider. When seeing a participating PPO or Premier provider you will enjoy:

No Balance Billing: Because participating dentists accept Delta Dental's maximum allowable amount for service, you will normally pay less when visiting a participating dentist.

Less Paperwork: Participating dentists will prepare and submit claims for you.

Direct Payment: Delta Dental pays the dentist directly, so you don't have to pay the covered amount up-front or wait for reimbursement check.

Here is an example of how the Delta Dental PPO plus Premier arrangement works:

	Delta Dental PPO SM	Delta Dental Premier [®]	Non-Network Dentist
Full Charge of Procedure	\$1,000	\$1,000	\$1,000
Delta Dental's Allowance*	\$800	\$900	\$720
Coinsurance Percent	50% (\$400)	50% (\$450)	50% (\$360)
Patient's Payment	\$400 (800 - \$400 = \$400)	\$450 (900 - \$450 = \$450)	\$640 (1,000 - \$360 = \$640)

* Because Delta Dental network dentists have agreed to accept a lower reimbursement for services, subscribers have higher benefits and lower out-of-pocket costs. This means real cost savings.

To find a participating provider:

Please see reverse side of this letter for step-by-step instructions on how to find a Northeast Delta Dental network provider.

Other resources available at www.nedelta.com:

Benefits Lookup: Benefits Lookup lets you confirm eligibility and provides helpful information about your specific benefits. You may also request additional ID cards through this feature. (You must be enrolled and registered online before you can access Benefits Lookup.)

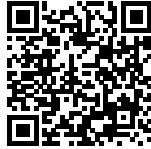
Form Downloads: Looking for a form? On our home page, scroll to the bottom. Under Tools, click on the Forms link to access helpful forms that you can download to your computer.

Oral Health Tips: Click on the Patients button on our home page. On the right side of the page, click on Oral Health Education to learn more about keeping your smile beautiful!

Find a Delta Dental Premier or Delta Dental PPO Network Dentist at www.nedelta.com Start Saving Money with Just Four Clicks

Go to www.nedelta.com and click on the “Find a Dentist” graphic.

Or, using a smartphone or tablet, scan this QR code to go directly to the Find a Dentist page:



Choose “Delta Dental Premier” or “Delta Dental PPO” and enter your ZIP code.

Which network should I choose?
Delta Dental Premier = Largest Network
Delta Dental PPO = Deeper Discounts

