

# How to Save Money on Dental Care



# Choose the right plan.



Everyone has different oral health needs. For example, teenagers have very different needs than seniors. Even people who are about the same age could have unique circumstances that require different treatments. Assess your situation and make sure the plan you choose addresses your and your family's specific needs, including access to specialists. Make sure your dentist and specialists are in-network to realize the most savings.

# Read your policy.



Reading and understanding your policy can help with planning. Plans can differ by state and by employer, and different policies cover different procedures. Make sure you know what procedures are covered, what your plan will help pay for, what your copayment and deductible amounts are, whether there are waiting periods on particular services and what preventive treatments are covered at no additional cost to you. The more informed you are about costs, the better you'll be able to plan and save.

#### Find an in-network dentist.



Dentists who are part of the Delta Dental network have agreed to pre-established fees for services. These fees are less than what the dentist would normally charge. Network dentists also can't "balance bill" you for the difference between their charge and Delta Dental's agree-upon fee.

Visit DeltaDentalNE.org/find-a-dentist to find a in-network dentist.

# Find an in-network dentist. (cont'd)



About 80 percent of dentists in the nation participate in one of Delta Dental's two networks - Delta Dental PPO<sup>SM</sup> or Delta Dental Premier<sup>®</sup>. Although you'll save money visiting a dentist in either one of Delta Dental's networks, you'll realize the most savings and lowest out-of-pocket costs by visiting a Delta Dental PPO<sup>SM</sup> dentist.





With more than 103,000 dentists participating in over 270,000 locations nationwide, the **Delta Dental PPO<sup>SM</sup> network is one of the largest dental networks in the nation,** so it's easy to find an network dentist that fits your needs. Most dentists accept Delta Dental, so don't just ask if they are a "Delta Dental" dentist. Be sure to mention the Delta Dental PPO network specifically to confirm participation.



# Learn more at **DeltaDentalNE.org**

