

Delta Dental PPOSM plus Premier Networks

In Network

Dentist

- Agrees to accept Delta Dental 's approved fees
- Agrees to file claim directly with Delta Dental
- Receives claim payment directly from Delta Dental

Employee

- Cannot be balance billed (billed for charges above approved Delta Dental fees)
- Does not file claim
- No payment to dentist other than deductible/coinsurance

Out of Network

Dentist

- Does not agree to Delta Dental fee levels
- Can charge any amount
- Is not required to file claim for patient
- Does not receive payment directly from Delta Dental

Employee

- Must pay difference between Dentist charge and Delta Dental 's allowed fees
- May be required to submit claim
- Is responsible for payment to dentist

Summary: Any dentist may be used, however, benefits are maximized and paperwork is reduced if in network providers are utilized. Delta Dental PPOSM dentists have agreed to Delta Dental 's lowest possible fees.