

When it comes to choices, nobody makes you smile more than Delta Dental of Kentucky. We have a wide selection of dentist networks and benefit plan designs to meet the needs of employees and their families. Available to employers with two or more employees (employer funded or voluntary) across the region or across the nation.

## Delta Dental Premier®

- A managed fee-for-service plan with the largest dentist network in the nation, but the freedom to choose any licensed dentist.
- Selection from a wide network of dentists – over 90% of the dentists in Kentucky participate and there are over 152,000 unique dentists and over 356,000 dentist locations nationally.
- Members pay only deductibles, coinsurance and non-covered services when services are provided by network dentists.
- Participating dentists agree to accept the allowable amount negotiated by Delta Dental as payment in full for covered services, which means no balance billing or unbundling services and fees.
- Members pay lower out-of-pocket expenses when utilizing Delta Dental Premier's large network of participating dentists.
- Delta network dentists are credentialed to insure they are appropriately licensed, are in good standing with the Board of Dentistry, and carry malpractice insurance.
- Claims are submitted by participating dentists.

## Delta Dental PPO<sup>SM</sup> Plus Premier

- The Delta Dental PPO Plus Premier program has the most dentists and the most plans, which ultimately give the members the most choices.
- Members have a choice of going to a dentist in the Delta Dental PPO network, the Delta Dental Premier Network, or a licensed dentist not contracted with Delta.
- Members have the lowest out-of-pocket costs if they go to a PPO dentist, and the next lowest if they go to a Premier dentist.
- As long as a member goes to a network dentist, either PPO or Premier, they are guaranteed not to be balanced billed by the dentist.
- Delta network dentist cannot unbundle services and fees, or charge for any service not agreed to in the Delta contract.
- Members pay only deductibles, coinsurance, and non-covered services when provided by network dentists.
- Delta network dentists are credentialed to insure they are appropriately licensed, are in good standing with the Board of Dentistry, and carry malpractice insurance.
- Claims are submitted by participating dentists.

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

- A preferred provider organization (PPO) plan offering top-quality, fee-for-service dental coverage with lower premiums.
- Selection from a wide network of dentists – over 64% of the dentists in Kentucky participate and there are over 102,000 unique dentists and over 282,000 dentist locations nationally.
- Members pay lower out-of-pocket cost if they go to a PPO dentist. Plan dentists cannot balance bill or unbundle services and fees.
- Employees can choose from our list of participating dentists or choose to go to an out-of-network dentist and pay a higher percentage of the dentist's fees.
- Members pay only deductibles, coinsurance and non-covered services when services are provided by network dentists.
- Delta network dentists are credentialed to insure they are appropriately licensed, are in good standing with the Board of Dentistry, and carry malpractice insurance.
- Claims are submitted by participating dentists.

## DeltaCare®

- A DHMO plan which eliminates deductibles and focuses on improved oral health through preventive care, including regular checkups and x-rays.
- Predictable out-of-pocket expenses.
- The most aggressive pricing of any Delta Dental program.
- Members of DeltaCare use a primary care dentist, who refers them to specialists as needed.
- Dentists are located in metropolitan Louisville, Lexington, Northern Kentucky and major cities around the country, and are thoroughly credentialed by Delta Dental.

## VSP Vision Savings Pass

This discount vision program offers Delta Dental plan members immediate savings on eye care and eyewear. **Delta Dental has contracted with the VSP to administer the vision discount program at no charge to your groups.**

## Individual and Family Plans

Delta Dental Individual and Family Plans – Delta Dental PPO and Delta Dental Premier – are available to anyone without access to group benefits. For information about these plans, please call PlanChoice at 800.466.5182 or visit our website at [www.deltadentalky.com](http://www.deltadentalky.com).