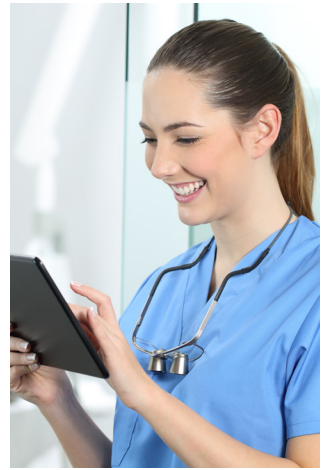


You get more choice and more savings with Delta Dental

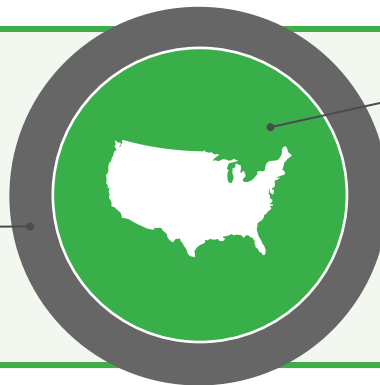
At Delta Dental of Missouri, we proudly offer our members access to both our Delta Dental PPO™ and Delta Dental Premier® networks. Our unique dual network approach offers you the industry's broadest access – **76% of practicing dentists nationwide participate in a Delta Dental network.**



All dentists nationwide

24% are out of network

- ✓ Little to no discount
- ✓ May be balance billed



76% participate in a Delta Dental network

- ✓ Significant discounts in Delta Dental Premier network
- ✓ Deepest discounts in Delta Dental PPO network
- ✓ No balance billing

How can you maximize savings?

Your Delta Dental plan is designed to give you the **greatest opportunity for savings when you choose an in-network, Delta Dental PPO dentist** (dollars stretch further – annual maximum lasts longer). Delta Dental PPO network dentists agree to offer the highest discounted rates.

If you choose a provider in our Delta Dental Premier network, you will still have some savings, but you may pay a bit more out of pocket compared to a Delta Dental PPO network dentist. While Delta Dental Premier dentists agree to file claims and provide a discounted rate, they have a slightly different arrangement with Delta Dental than a Delta Dental PPO dentist.

Rest assured, whether your dentist participates in our Delta Dental PPO or Delta Dental Premier network, you're still in network!

Avoid extra cost and hassle

Visit an in-network dentist to maximize your benefits, savings and convenience. If you choose to visit an out-of-network dentist, you...

- Don't get the maximum savings/benefits that you would receive from a dentist in your plan's networks
- May be responsible for paying the entire bill right away and receiving reimbursement later
- May need to submit your own claims

Find an in-network dentist

To find a current listing of Delta Dental dentist locations:

Visit **DeltaDentalMO.com**, select "Find a Provider" and click "Find a Dentist."

Or, call **800-335-8266** for personal assistance.

