2026 Delta Dental PPO Plus Premier Flyer

CALHR
CALIFORNIA DEPARTMENT OF HUMAN RESOURCES

DELTA DENTAL®

Your Delta Dental PPO Plus Premier™ Plan At a Glance



Delta Dental PPO Plus Premier gives you access to the nation's largest dental network.[1] Here's what your plan offers you and your family.

Choose dentists from two great dental networks.

Our Premier network offers access to the most dentists nationwide. Premier dentists also discount their services. Four out of five dentists nationally participate in Delta Dental Premier®.[1]

Our PPO network gives you the biggest savings. PPO dentists offer large discounts off their regular fees for covered services. That means your benefit dollar goes further. About three out of five dentists nationally are Delta Dental PPO dentists.

Dentists not in our PPO or Premier networks don't offer these in-network discounts. While you may still see them, you'll pay the most for services from out-of-network dentists. You'll save the most when you see PPO dentists.

It's a snap to see if your dentist is in our networks.

Use our convenient "Find a Dentist" tool at deltadentalins.com to check if your dentist is a participating PPO or Premier dentist. You can also search for other participating dentists in your area.

No claims to file or billing surprises.

Your participating Delta Dental dentist will submit your claim for you. (You may need to submit a claim form if you go out of network.) You'll also find out your co-payment and out-of-pocket costs during your appointment, so you won't be surprised by any balance bills later.

Easy access to your benefits information.

You can check your plan details and eligibility, view your member ID. Visit our website at deltadentalins.com.

[1] Delta Dental Premier is the largest dentist network nationwide based on total unique dentists, as of May 2024, according to Zelis Network360.

Delta Dental PPO Plus Premier™ Frequently Asked Questions

How can I find a participating dentist?

Go to Find a Dentist at deltadentalins.com. Be sure to select the "Delta Dental PPO Plus Premier" network.

How can I make my benefits go further?

You'll save the most when you see PPO dentists. PPO dentists offer the greatest discount off their fees, so you'll pay less than with a Premier dentist.

What if my dentist is in both networks?

We automatically pay the claim based on the lowest-cost network in which your dentist participates. If your dentist participates in both Premier and PPO networks, we will pay your claim at the PPO Rate.

Can I go to any dentist I want with this plan?

Yes. Your benefit dollar goes furthest with Delta Dental PPO™ dentists; they offer the greatest discounts. Our Premier network gives a smaller discount but gives you access to four out of five dentists nationwide. Out-of-network dentists (those who choose not to participate in PPO or Premier) don't offer negotiated discounts. You can still see out-of-network dentists, but you'll pay more out of pocket.

Can you give me a comparison of my costs in network vs. out of network?

Let's say you want to go for your regular preventive and diagnostic dental appointment, and your plan pays 100% of the allowed amount for that service. The allowed amount is the payment that our participating dentists agree to accept, and that amount is less than what they charge their out-of-network patients.

Below are some more examples:

Regular Preventive and Diagnostic Visit						
	Dentist's charge	Sample Delta Dental fees	Co-payment	Delta Dental Pays	Balance billed amount	Amount you pay out of pocket
PPO Network	$274	$160	0%	$160	$0	$0
Premier Network	$274	$180	0%	$180	$0	$0
Non-participating	$274	$160	0%	$160	$114	$114 ($274 - $160)

For illustrative purposes only. Fees vary by procedure and location. Illustration assumes 100% coverage for P&D.

The savings are even more significant for a crown, another common procedure. In this example, choosing a PPO specialist saves you more out of pocket.

Getting a Crown						
	Dentist's charge	Sample Delta Dental fees	Co-payment	Delta Dental Pays	Balance billed amount	Amount you pay out of pocket
PPO Network	$1,526	$960	50%	$480	$0	$480 ($960 - $480)
Premier Network	$1,526	$1,042	50%	$521	$0	$521 ($1,042 - $521)
Non-participating	$1,526	$960	50%	$480	$566	$1,046 ($1,526 - $480)

For illustrative purposes only. Fees vary by procedure and location.

Delta Dental PPO and Delta Dental Premier are underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT and by not-for-profit dental service companies in these states: CA – Delta Dental of California; PA, MD – Delta Dental of Pennsylvania; NY – Delta Dental of New York, Inc.; DE – Delta Dental of Delaware, Inc.; WV – Delta Dental of West Virginia, Inc. In TX, Delta Dental PPO provides a dental provider organization (DPO) plan.

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