DELTA DENTAL®

Maximum Allowable Charge (MAC)

A feature of Delta Dental

With the Delta Dental MAC plan, a feature of Delta Dental PPO, you and your family members may visit any licensed provider. **However, you will receive the greatest out-of-pocket savings if you see a Delta Dental PPO provider.** Claims are paid according to the PPO fee schedule (maximum allowable charge), meaning you will pay more when you select a non-PPO provider.

Advantages of the Delta Dental MAC PPO Plan:

- SAVINGS: Reduced fees agreed to by Delta Dental PPO providers mean the lowest out-of-pocket costs with protection from balance-billing. You can also ask your provider to submit a pre-determination estimate. Delta Dental will review the treatment plan and tell your provider how much you'd be responsible for so you'll have a clear understanding of cost prior to treatment.
- CHOICE: If you select a Delta Dental Premier® provider, you'll still save money but will pay any difference between the Premier fee and the PPO fee. And when choosing to see a non-participating provider, you'll have the highest out-of-pocket expenses and will be balance-billed.
- NETWORK: Delta Dental is the nation's largest provider of dental insurance, covering more than 85 million Americans, and offering the largest dental network with more than 113,000 participating PPO providers nationwide. Network providers file claims directly with Delta Dental on your behalf and accept Delta Dental's reimbursement in full.

Savings Example for Major Procedure*

	Procedure Cost	Maximum Allowed Fees	PPO Fee	Percentage Paid by Delta Dental	Amount Dentist can Balance-Bill	Total Amount You Pay
PPO Network	$1,200	$850	$850	50%	$425	$425
Premier Network**	$1,200	$975	$850	50%	$425	$550
Out-of-Network***	$1,200	Unlimited	$850	50%	$425	$775+

**NOTE: Payment examples above are for illustration purpose only. Check your specific plan for fees, coinsurance rates, and what procedures are considered major, as they differ from plan to plan. Example assumes deductible has been met.*
*** Not protected from balance-billing.*

It pays to use Delta Dental network providers — especially those in our PPO network. To find a participating provider or to see if your current provider is in the network, visit our website at deltadentalco.com and use the Find a Dentist search tool.

Questions? Contact customer experience at 1-800-610-0201 or customer_experience@ddpco.com.
Monday–Thursday: 7:30 a.m. to 5 p.m. MT | Friday: 9 a.m. to 5 p.m. MT