

# Choosing between a PPO and HMO dental plan

When it comes to dental health plans, you want benefits that fit the needs of you and your family. Each of Delta Dental's PPO and HMO plans offers comprehensive dental coverage while retaining quality care and excellent customer service. Each plan has its own advantages.

It comes down to cost versus choice. Our PPO plan gives you the widest selection of dentists though you may have higher out-of-pocket costs. With our HMO plan, you may have lower out-of-pocket costs, but your choice of dentists is more limited.

This brochure compares the two plans in more detail to help you

Features	Delta Dental PPO (PPO plan)	DeltaCare USA (HMO plan)*
Copayments	Covered services paid at applicable percentage (for example, 80%)	All covered procedures have predetermined copayments (this means out-of-pocket costs are predictable)  No copayments or minimal copayments for most diagnostic and preventive services  Minimal or no copayments for many restorative services
Dentist network	Freedom to choose any licensed dentist, anywhere in the world, each time you or a family member requires treatment  No referral required for specialty care	Visit your assigned DeltaCare USA network dentist to receive benefits  Easy referrals to a large specialty care network (referred by assigned dentist)
Selecting a dentist	No need to preregister with a dental office  Ability to change dentists anytime without contacting Delta Dental	Ability to change network dentist with a phone call to PMI Customer Service
Access	More than 13,000 PPO dental offices in California and nearly 87,000 nationwide	More than 2,500 dentist locations in California (representing more than 4,300 general dentists, orthodontists and other specialists)
Coverage	Lowest out-of-pocket cost when you select a PPO network dentist  Out-of-network safety net offers cost protection to enrollees who visit a Delta Dental Premier dentist who is not a member of the PPO network (91% of dentists in California are Delta Dental Premier dentists). Delta Dental Premier dentists may not charge the patient more than their allowed fees.  No exclusions for pre-existing conditions or missing teeth	Covers nearly 300 procedures  Orthodontic takeover provision for enrollees who have started orthodontic treatment under another dental HMO or fee-for-service plan (this extends to a client's new employees)  No exclusions for pre-existing conditions or missing teeth
Out-of-area coverage	Can visit any licensed dentist	Out-of-area (35 or more miles from assigned network dentist) emergency care allowance up to \$100 per incident
Deductibles/maximums	PPO plans often have annual deductibles and annual maximums	No annual deductible and no annual dollar maximums on general services
Administration	No claim forms	No claim forms

\*DeltaCare USA is offered by Delta affiliate PMI Dental Health Plan



### **Delta Dental PPO,**

our preferred provider organization plan, gives you the freedom to visit any licensed dentist, anywhere in the world. To provide the lowest out-of-pocket cost, you are encouraged to seek care from a PPO network dentist. The PPO network is one of the largest in California and in the nation.

### **DeltaCare USA,**

our dental HMO plan, is one of the oldest and largest in California, offering cost-effective, comprehensive benefits through an established HMO network. To provide the lowest out-of-pocket cost, the plan requires enrollees to select a dentist who participates in the DeltaCare USA network. There are no annual deductibles or maximums on general services when you are covered by a DeltaCare USA plan.

**Visit the Delta/PMI web site at: [www.deltadentalca.org](http://www.deltadentalca.org)**

 **DELTA DENTAL**


 **DENTAL  
HEALTH PLAN**

An Affiliate of Delta Dental of California

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