

## Maximizing your benefits

Get the most out of your Delta Dental of Indiana plan

### Using your dental plan shouldn't be complicated.

Understanding how your plan works and definitions to common terms can optimize your dental benefits experience. Take advantage of our easy-to-use online tools and resources.



## Stay in network and save!

Visiting an in-network dentist will likely save you the most money

All Delta Dental participating dentists agree to accept lower fees as full payment for covered services. They also agree to abide by our processing policies and will submit claims for you.



## Savings example for a crown by network

Delta Dental PPO (Point-of-Service)

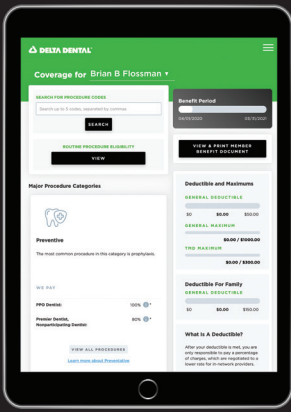
Submitted charge: \$1,100 (covered at 50% coinsurance)

	Delta Dental PPO Most significant savings	Delta Dental Premier® Significant savings	Out-of-network No savings
Dentist's agreed upon fee	\$754	\$988	\$1,100
Amount Delta Dental pays	\$377	\$494	\$399
<b>Amount you pay</b>	<b>\$377</b>	<b>\$494</b>	<b>\$701</b>
<b>Amount you save</b>	<b>\$346</b>	<b>\$112</b>	<b>\$0</b>

No balance billing

Dentist can balance bill up to **submitted charge**

NOTE: Payment example above is illustrative only. Fees and reimbursements can vary by location and dentist.



## Member Portal

Our easy-to-use dental benefits tool designed with you in mind

**Member Portal gives you easy, secure online access to your dental benefits information, 24/7.** This mobile-friendly tool allows you to view eligibility, coverage details, claims information, print ID cards, find a dentist and more.

Member Portal uses highly secure encryption technology to protect your personal information. All users must first register to gain access to Member Portal. **Register online today!**



## Finding a dentist

Searching for an in-network dentist near you is easy!

**Three out of four dentists nationwide participate in a Delta Dental network.** Find a participating dentist by logging in to your Member Portal account at [www.memberportal.com](http://www.memberportal.com) or by using our online Find a Dentist tool at [www.deltadental.com/findadentist](http://www.deltadental.com/findadentist).

**Questions?** Call customer service at 800-524-0149—they'll be happy to help!



## Oral health and wellness

Oral health information and materials available to you

**A healthy mouth is more than just a nice smile.** It helps you to eat, drink, talk and smile. And since oral health and overall health are connected, having a healthy smile can help keep the rest of your body healthy, too. This is why Delta Dental is your source for oral health information and offers a series of brief, informative handouts covering subjects such as children's oral health, diabetes, oral cancer and smoking, free of charge.

Most of our informational handouts are available in both English and Spanish.

**Make today the beginning of your LifeSmile Wellness journey.**



## Delta Dental Kids Club

Encourage healthy habits by making oral health fun!

**Good oral health habits start early.** The key to maintaining a healthy smile throughout a lifetime means engaging and educating children early on about the importance of good oral health. Through the Delta Dental Kids Club, children can enjoy entertaining, kid-friendly activity sheets and videos designed to give a head start on understanding and practicing good oral health habits.

A healthy smile leads to less missed school, and allows for kids to speak more clearly and learn better in class. **Give your child a reason to smile—check out the Delta Dental Kids Club.**

