

## 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.



**Visit:** [www.deltadentalin.com/oe-pos](http://www.deltadentalin.com/oe-pos)

## 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)

Network	Delta Dental PPO	Delta Dental Premier®	Out-of-network
Savings level	Most significant savings	Significant savings	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.

### Finding a dentist: Searching for an in-network dentist near you is easy!



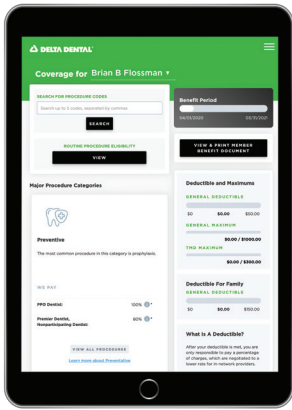
Find a participating dentist by logging in to your Member Portal account at [www.memberportal.com](http://www.memberportal.com) or by using our online Find a Dentist tool at [www.deltadental.com/findadentist](http://www.deltadental.com/findadentist).

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

# 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
- Review coverage details
- Review claims information
- Print ID cards
- Find a dentist
- And more!



Member Portal uses highly secure encryption technology to protect your personal information. For even greater protection and convenience, you can opt-in to go paperless and receive your Explanation of Benefits digitally.

All users must first register to gain access to Member Portal.

**Register your account today at [www.memberportal.com](http://www.memberportal.com).**

# 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 at [www.deltadentalin.com/lifesmile](http://www.deltadentalin.com/lifesmile).

Most of our informational handouts are available in both English and Spanish. **Make today the beginning of your LifeSmile Wellness journey.**

