

Maximizing your benefits

Get the most out of your Delta Dental of Ohio 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.deltadentaloh.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 |
| Amount you pay | \$377 | \$494 | \$701 |
| Amount you save | \$346 | \$112 | \$0 |
| | 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!



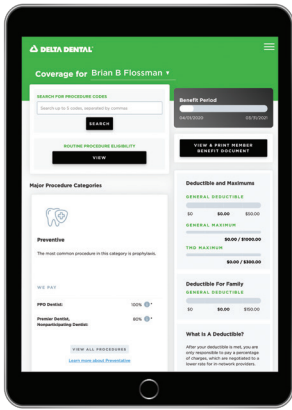
Find a participating dentist by logging in to your Member Portal account at www.memberportal.com or by using our online Find a Dentist tool at www.deltadental.com/findadentist.

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.**

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.deltadentaloh.com/lifesmile.

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

