

A&M System Dental Plan

Did you know...

A network within a network - Dentists in the Delta Dental PPO and Delta Dental Premier® networks accept Delta Dental's allowed amounts, so there is no balance billing. You pay only your deductible and coinsurance and Delta Dental dentists file the claims for you.

As a Delta Dental enrollee, you can visit any dentist. The dentist you choose determines your cost.

- **First Choice:** You usually receive greater savings when you visit a PPO network dentist.
- **Second Choice:** The Premier network which is a larger network usually offers greater savings over a non-Delta Dental dentist.
- **Freedom of Choice:** Non-Delta Dental dentists are not required to accept Delta Dental's allowed amounts. These dentist's can balance bill you the difference between Delta Dental's allowed amount and their submitted charge.

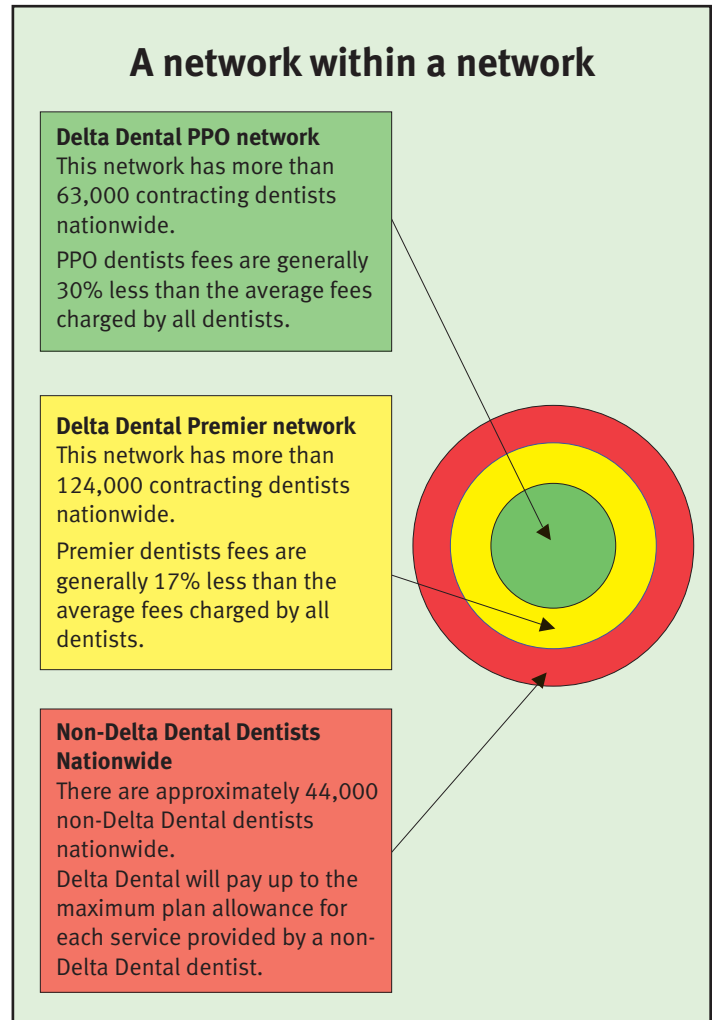
Did you know...

The www.deltadentalins.com/tamus web site is for Texas A&M employees and retirees to:

- Find a network dentist
- Verify eligibility
- View benefit information
- Print ID card
- Recommend your dentist

To receive a listing of Delta Dental dentists by fax, call us at 1-800-521-2651.

The option to visit a network dentist may not exist in certain areas because some dentists may not wish to participate in any provider network.



SAMPLE CLAIM SAVINGS

PROCEDURE: CROWN	DELTA DENTAL PPO DENTIST	DELTA DENTAL PREMIER DENTIST	NON-DELTA DENTAL DENTIST
Dentist bills	\$800.00	\$800.00	\$800.00
Dentist accepts as payment in full	\$548.00 (Delta Dental's allowed amount)	\$688.00 (Delta Dental's allowed amount)	\$800.00 (No fee agreement with Delta Dental)
Delta Dental's payment Major benefit paid at 50%	\$274.00	\$344.00	\$344.00
Patient share*	\$274.00	\$344.00	\$456.00
Patient savings	\$252.00	\$112.00	\$0.00

*Patient's share is the coinsurance, any remaining deductible, any amount over the annual maximum and any services your plan does not cover. However when visiting a non-Delta Dental dentist, the patient share also includes the difference between the allowed amount and the dentist's submitted charge.

Delta Dental's Mission: To advance dental health and access through exceptional dental benefits service, technology and professional support.