



Dental Plan Changes

For FY 2012, the dental plan administrator will be Delta Dental of Illinois.

Plan participants enrolled in the dental plan can choose any dental provider for services; however, plan participants may pay less out-of-pocket when they receive services from a network dentist. There are two separate networks of dentists that a plan participant may utilize for dental services in addition to out-of-network providers: the Delta Dental PPO network and the Delta Dental Premier network.

The Delta Dental PPO Network: If you go to a PPO dentist, your out-of-pocket expenses will often be less because these providers accept a reduced PPO fee (less any deductible). If the PPO fee is lower than the amount listed on the Schedule of Benefits, the PPO dentist cannot bill you for the difference.

- **The Delta Dental Premier Network:** If you go to a Premier dentist, your out-of-pocket expenses may also be less because Premier providers accept the allowed Premier fee (less any deductible). If the allowed fee is lower than the amount listed on the Schedule of Benefits, the Premier dentist cannot bill you for the difference.

- **Out-of-Network:** If you go to a dentist who does not participate in either the PPO or Premier network, you will receive the same benefits that you currently receive; however, you may have to pay more than you would if you went to a Delta Dental network dentist. Out-of-network dentists will charge you for the difference between their submitted fee and the amount listed on the Schedule of Benefits.

Example of PPO, Premier and Out-of-Network Dentist Payments *(this is a hypothetical example only and assumes all deductibles have been met).*

Delta Dental PPO Dentist*		Delta Dental Premier Dentist*		Out-of-Network Dentist	
Dentist submitted fee	\$1,000	Dentist submitted fee	\$1,000	Dentist submitted fee	\$1,000
PPO allowed fee	\$ 800	Premier maximum allowed fee	\$ 900	No negotiated fee	n/a
Schedule of Benefits amount	\$ 781	Schedule of Benefits amount	\$ 781	Schedule of Benefits amount	\$ 781
Your out-of-pocket cost	\$ 0	Your out-of-pocket cost	\$ 119	Your out-of-pocket cost	\$ 219

*When utilizing a PPO or Premier dentist, if the maximum allowed fee is greater than the amount listed on the Schedule of Benefits, the network dentist can bill the member the difference between the two amounts.

To find a network dentist, visit www soi.deltadentalil.com.