



Welcome to Total Choice PPO

Your Best Choice for Quality Dental Care Savings... Even More Than you Expect! A new dental plan option that lets your dollars go further!

The network that comes with your Total Choice PPO plan gives you the best discounts every time you receive covered dental care—keeping your out-of-pocket costs low.

What is different about my plan this year? You are being offered a new dental plan: **Total Choice PPO**. This plan includes more than 80% of the Massachusetts dentists making it the largest PPO provider network in the state. We recommend that you contact your provider's office to confirm that they participate in the Total Choice PPO.

How do I check to see if my dentist participates in the Total Choice PPO plan?

You can find out if your dentist is in your network by:

- Online—Just visit our website for your plan: www.totalchoiceppo.com and search for a dentist.
- Phone—Give us a call at (800) 872-0500 and we can help.
- Call your dentist office and ask if they participate in the Total Choice PPO plan.
- It is important to confirm with the dentist office before scheduling an appointment that they are a contracted Total Choice provider because you will save money by choosing dentists in network for your dental services.

Will I get a new ID card this year? Yes. Because you are moving to a new plan called the Total Choice PPO, we will be sending you a new member ID card this year. However, your current Delta Dental ID number will not change.

What if I receive care with a dentist in the network? If you receive care from one of the more than 4,000 network dentists in Massachusetts, you will enjoy our best discounts for your covered dental care. This means that your benefit dollars will go further than ever, and you do not need to worry about claim forms; we work directly with the dentist.

What if I get care outside of the network (a dentist not participating in Total Choice PPO)?

You always have the option of receiving care outside of your network; however your out of pocket cost will be more expensive. When you receive care outside the network, you will not benefit from the discounted rates for services that Delta Dental has negotiated with providers that participate in the Total Choice PPO plan. In addition, you will need to pay the dentist directly for services and then Delta Dental will reimburse you the portion of the costs that is covered.

I live outside the state of Massachusetts, what does this mean for me?

The network that is part of your Total Choice PPO plan only includes dentists from within Massachusetts. Any dentists you see outside of the state will be considered out of network. When you receive services outside of the network whether in or outside of MA, you will need to pay the dentist directly for services and then Delta Dental will reimburse you the portion of the costs that is covered. When you choose to receive care from a non-participating provider, you will have higher out of pocket costs as the Delta Dental contract rates and the no balance billing policy do not apply.