



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.

The choice you expect

- Total Choice PPO offers the largest PPO network in Massachusetts, with more than 4,000 unique providers. That's more than 80% of all dentists in the Commonwealth, so chances are your dentist is in our network.
- You also have the option to see dentists outside of your extensive network, though you will pay more for out-of-network care.

The coverage and savings you deserve

- Your Total Choice PPO plan offers you the same coverage for services such as cleanings, exams, fillings and crowns, root canals and oral surgery as your current plan.
- Every time you receive covered dental care in network, you take advantage of the Delta Dental discounted rates for services – significantly reducing your out-of-pocket costs.
- There's no balance billing in network. Participating dentists agree to accept the Delta Dental negotiated rates for your care.
- You can check your benefit documents for more detail on your specific plan coverage.

Help when you need it

- When you receive dental care from an in-network provider, there are no claim forms to submit. You just need to provide information from your ID card and we will take care of the rest.
- With the Total Choice PPO, you get the support you would expect from Delta Dental of Massachusetts. Whether it's through email, on the phone or via mail, we will make sure your questions are answered.



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.