

# DeltaCare<sup>®</sup>

## A Managed Care Plan vs Traditional PPO Plan



### Choosing a dental plan that is a perfect fit for your family can be difficult.

There may be many considerations. To help in your review process and to understand key plan differences we have developed a comparison chart to look at a PPO plan and a managed care plan.

- A managed care plan is a dental insurance plan that contracts with licensed dentists to provide care for members at reduced costs.
- Contracted providers make up the plan's network. These are also called Health Maintenance Organizations or HMO's or Dental Health Maintenance Organizations (DHMO's), for dental.
- Under a Managed Care Plan, you choose a Primary Care Dentist (PCD) to make sure you have personalized, reliable coverage. This provider will be your point person for all your oral health needs and can refer you to a specialist when required.

|                                  | DeltaCare Plan  | Traditional PPO Plan  |
|----------------------------------|---|---|
| <b>Dental Network</b>            | Requires primary care dentist (PCD) from the DeltaCare network.<br>PCD must refer you for specialty care.                     | You have the choice of any provider in the PPO network.<br>Get specialty care without a referral. |
| <b>Plan Designs</b>              | No deductibles or annual maximums.<br>Fixed dollar copays on procedures.  | Deductible and annual maximums apply.<br>Coinsurances apply to all treatment.                     |
| <b>Finding a Network Dentist</b> | Search in the DeltaCare network, refine search for a General Practitioner.  | Search for either a Delta Dental PPO or Delta Dental Premier network dentist.                     |
| <b>Changing Your Dentist</b>     | Assigned Primary Care Dentist can only be changed by calling Delta Dental.  | Freedom to change dentist at any time without contacting Delta Dental.                            |
| <b>Network Coverage</b>          | You must see your PCD for coverage.<br>Out-of-network care is only granted for urgent care is reimbursed up to \$100 maximum. | You can see any provider for coverage.<br>Coverage for out-of-network care.                       |

#### WESTERN WASHINGTON

400 Fairview Ave N, Suite 800  
Seattle, WA 98109

(206) 522-1300 or (800) 367-4104  
[GroupSales@DeltaDentalWA.com](mailto:GroupSales@DeltaDentalWA.com)

#### EASTERN WASHINGTON

611 N Iron Bridge Way, Suite 200  
Spokane, WA 99202

(509) 535-1080 or (800) 564-8832  
[Spokane@DeltaDentalWA.com](mailto:Spokane@DeltaDentalWA.com)



Delta Dental of Washington  
[DeltaDentalWA.com](http://DeltaDentalWA.com)