

Understanding your Explanation of Benefits (EOB)

Understand the Savings

Explanation of Benefits can help subscribers understand the savings that result from Delta Dental's unique combination of cost-savings measures.

The **fee adjustment** column on the Delta Dental EOB shows the money saved because the Delta dentist won't charge Delta patients more than Delta Dental's Maximum Plan Allowance, even if his/her normal charge is higher than the MPA. It also illustrates other savings resulting from Delta Dental's participating dentist agreements.

Reference codes are explained at the bottom of the EOB and describe specific areas of cost savings at the subscriber level, such as treatment guarantees on fillings and sealants, and services that are considered a part of and included in the fee for a complete procedure.

These examples illustrate just some of the ways that *The Delta Difference* saves money for both the employer and the subscriber.

Example:

EXPLANATION OF BENEFITS

Tooth #	Service Date	Procedure Code	Procedure Description	Submitted Amount	Fee Adjust	Approved Amount	Allowed Amt	Deduct. Applied	Delta Coverage %	Patient Payment	Delta Payment	Ref. Code
18 6	12-11-XX	120	EXAM	36.00	3.00	33.00	33.00	0	100	0.00	33.00	53
	12-11-XX	1110	CLEANING	70.00	5.00	65.00	65.00	0	100	0.00	65.00	
	12-30-XX	2150	SILVER FILLING	118.00	118.00	0.00	0.00	0	80	0.00	0.00	
	12-30-XX	2752	CROWN	825.00	41.00	784.00	784.00	0	50	392.00	392.00	
	12-30-XX	9215	ANESTHETIC	25.00	25.00	0.00	0.00	0	80	0.00	0.00	
TOTALS				1074.00	192.00	882.00	882.00	0.00		392.00	490.00	

53 Participating dentist agreement — no charge to patient. *If a Delta dentist performs a procedure like fillings or sealants and it fails within 24 months, there is no charge to have it replaced. Treatment guarantees are an important component of The Delta Difference and save money for both employers and subscribers.*

66 This service is considered a part of, and included in the fee for a complete procedure. *When you see a Delta dentist you don't pay extra for anesthetic or infection control. Those savings add up.*