



# Effective discounts

## How the math measures up

Delta Dental delivers the industry’s best effective discount, but what does that really mean?

It’s the ability to deliver true value through a combination of network size, utilization and discounts. Delta Dental leads the industry with an effective discount of more than 30% savings on all claims, according to Dental Actuarial Analytics LLC’s<sup>1</sup> recent study.<sup>2</sup>

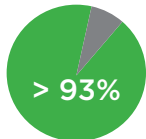
**Some significant network factors stack up to create a big impact. Delta Dental PPO™ plans deliver the industry’s best effective discount with:**



### Large network size

Delta Dental PPO enrollees have industry-leading<sup>3</sup> network access, and better network access means more opportunities to save.

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### High network utilization

At 93%, Delta Dental’s total network utilization<sup>4</sup> is higher than the 64% industry average.

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### Contracted network savings

Delta Dental’s combined savings on PPO and Delta Dental Premier® claims deliver a deeper discount than other dental benefits carriers.



### The industry’s best effective discount

Together, these factors add up to **30%** savings on all Delta Dental claims, which results in meaningful savings for both clients and enrollees.

<sup>1</sup> Dental Actuarial Analytics LLC is a nationally-established and well-recognized actuarial consulting firm that has no affiliation with Delta Dental Plans Association. Our enterprise participates by providing claims and network data for this independent analysis.

<sup>2</sup> “Effective Discounts” — 2020 Dental PPO Study, Dental Actuarial Analytics LLC (all plans).

<sup>3</sup> Zelis Network 360 Dental Network Trend Report, March 2021. Delta Dental Premier is the largest dentist network nationwide, based on total unique dentists.

<sup>4</sup> “Network Utilization” — 2020 Dental PPO Study, Dental Actuarial Analytics LLC (all plans). Total network utilization includes utilization for both the Delta Dental PPO network and the Delta Dental Premier network. Data represents in-network utilization for Delta Dental PPO visits and out-of-network utilization for Delta Dental Premier visits. The effective discount accounts for savings both in and out of network.

### Best effective discount means:

- » Comprehensive cost control for clients
- » Less balance-billing surprises for enrollees
- » A measurable competitive advantage

### About the study

The 2020 Dental PPO Study — conducted by Dental Actuarial Analytics, LLC — examined actual claims data for a full calendar year for the Delta Dental national system and 21 other carriers offering dental benefits. The study used FAIR Health data to establish a universal baseline for average charges — consistent across all carriers — ensuring an apples-to-apples comparison.

The study's results reveal that Delta Dental offers true value, with meaningful savings both in and out of network resulting from both Delta Dental PPO and Delta Dental Premier utilization. And, consistently delivering the best effective discount year after year can mean long-lasting client relationships.

**Contact your local Delta Dental account executive, or visit [deltadentalins.com](https://deltadentalins.com) today to learn more about our PPO plans!**

Delta Dental PPO™ and Delta Dental Premier® are underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT and by not-for-profit dental service companies in these states: CA — Delta Dental of California; PA, MD — Delta Dental of Pennsylvania; NY — Delta Dental of New York, Inc.; DE — Delta Dental of Delaware, Inc.; WV — Delta Dental of West Virginia, Inc. In Texas, Delta Dental PPO provides a dental provider organization (DPO) plan.

West Virginia: Learn about our commitment to providing access to a quality dentist network at [deltadentalins.com/about/legal/index-enrollee.html](https://deltadentalins.com/about/legal/index-enrollee.html).