



Save on average **43%** on your next dental procedure by using an in-network dentist!¹

In-Network Dentists (INN)

-  Significantly lower your out-of-pocket costs.
-  Agreed to accept payments that are lower than their standard fees (listed as "Allowed Amount" on the EOB).

Out-of-Network Dentists (OON)

-  No contract with Dominion.
-  Set their own fees, of which Dominion may only pay a portion as defined by your specific plan.
-  Balance billing: If the OON dentist's fee is higher than Dominion's allowed amount, the member will be billed the remaining balance to cover the additional costs.

Plan Incentives

-  Some dental plans may also pay more (higher % Covered or lower Copays) for INN services to incentivize members to receive care from an INN dentist. Check your Coverage Schedule to see if your plan includes this feature.

Out-of-Network Balance Billing Example

The below is an illustration of balance billing. It does not factor in Maximums, Deductible or Other Insurance.

Balance Billing Illustration

EOB Itemized Charge	INN	OON
Dentist's Fee	\$1,000	\$1,000
Allowed Amount (basis upon which Dominion pays your claim)	\$750	\$750
Ineligible Amount (amount not payable by your insurance plan)	\$250	\$250
Plan Pays (if 50% covered)	\$375	\$375
Patient Pays (if 50% covered)	\$375	\$375 + \$250 = \$625



Do you use an out-of-network dentist? Nominate them to be a part of Dominion's network at DominionNational.com/dentist-nomination-form.

In vs. Out-of-Network Cost Illustration

The below chart includes some of the most common dental procedures and the average savings if using a dentist in-network versus out-of-network. Please note that the below chart is based on average national claims data and actual costs will vary by geographic region.

Average In-Network Savings¹

Procedure	INN Out-of-Pocket Cost	OON Out-of-Pocket Cost	INN Savings (\$)	INN Savings (%)	What You Could Buy With Your Savings - Think of the Possibilities!
Crown (Porcelain/Metal)	\$365	\$1,025	\$661	64%	 55" Smart TV
Fillings (3-Surface Posterior/White)	\$31	\$193	\$162	84%	 A month of your favorite latte
Root Canal (Molar)	\$450	\$961	\$511	53%	 Weekend getaway
Periodontal Scaling & Root Planning	\$32	\$166	\$133	80%	 Annual subscription to video streaming service
Simple Extraction	\$19	\$160	\$140	88%	 Spa manicure/pedicure
Surgical Extraction	\$84	\$243	\$159	65%	 Tickets to the game/show

¹ Dominion National - Based on review of January-December 2022 national PPO claims data.