

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

## 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](https://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 Savings<sup>1</sup>

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

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