

6 FACTS ABOUT PPO DENTAL PLAN

A PPO dental plan, or Preferred Provider Organization, is one of the most popular types of dental insurance. It offers a network of dentists who have contracted with the insurance company to provide services at a discounted rate. This means you'll save money on your dental care if you see an in-network dentist.

1 Network of dentists

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PPO stands for Preferred Provider Organization. This type of dental insurance plan offers you a network of dentists who have contracted with the insurance company to provide services at a discounted rate .

2 Out-of-network coverage

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Unlike HMO dental plans, PPO plans allow you to visit any dentist you like, even if they are out-of-network. However, you will typically pay a higher percentage of the cost of your care if you go out-of-network.

3 No referrals needed

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With a PPO plan, you don't need a referral from a primary care dentist to see a specialist. This can be a convenience if you need to see an orthodontist, oral surgeon, or other dental specialist.

4 Coverage

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PPO plans typically cover a wide range of dental services, including preventive care (cleanings, exams, and X-rays), restorative care (fillings, crowns, and bridges), and periodontal care (treatment of gum disease).

5 Premiums

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PPO plans typically have higher monthly premiums than HMO plans. However, the out-of-pocket costs can be lower, depending on how often you use your dental insurance and whether you stay in-network.

6 Flexibility

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PPO plans offer more flexibility than HMO plans in terms of choosing a dentist and not needing referrals. This can be a good option for people who want more choice in their dental care.