

# CALTECH Student Dental

## FOR ILLUSTRATIVE PURPOSES ONLY – THESE EXAMPLES DO NOT SHOW ACTUAL COSTS

The following examples use sample table of allowance amounts, dentist fees and allowable charges. Actual amounts vary depending on the specific type of dental care you receive and what the individual dentist charges.

Cost Examples: Preferred (PPO) Dentists vs. Other Dentists			
	Delta Dental Preferred (PPO) Dentist	Delta Dental Premier Dentist Not in the PPO	Any Other Dentist
<b>Cleaning Example</b> (no deductible)			
<b>Dentist Charge</b> <i>illustrative</i>	\$97	\$97	\$97
<b>Allowable Charge*</b> <i>illustrative</i>	\$65	\$80	Not applicable — no contract with these dentists
<b>Sample Allowance**</b> <i>illustrative</i>	\$65	\$65	\$65
<b>What the Plan Pays</b> <i>illustrative</i>	\$65	\$65	\$65
<b>What You Pay</b> <i>illustrative</i>	<b>\$0</b>	<b>\$15</b>	<b>\$32</b>
<b>Extraction Example</b> (after deductible)			
<b>Dentist Charge</b> <i>illustrative</i>	\$150	\$150	\$150
<b>Allowable Charge*</b> <i>illustrative</i>	\$75	\$100	Not applicable — no contract with these dentists
<b>Sample Allowance**</b> <i>illustrative</i>	\$60	\$60	\$60
<b>What the Plan Pays</b> <i>illustrative</i>	\$60	\$60	\$60
<b>What You Pay</b> <i>illustrative</i>	<b>\$15</b>	<b>\$40</b>	<b>\$90</b>
<b>Silver Filling Example</b> (after deductible)			
<b>Dentist Charge</b> <i>illustrative</i>	\$145	\$145	\$145
<b>Allowable Charge*</b> <i>illustrative</i>	\$101	\$125	Not applicable — no contract with these dentists
<b>Sample Allowance**</b> <i>illustrative</i>	\$81	\$81	\$81
<b>What the Plan Pays</b> <i>illustrative</i>	\$81	\$81	\$81
<b>What You Pay</b> <i>illustrative</i>	<b>\$20</b>	<b>\$44</b>	<b>\$64</b>
<b>Crown Example</b> (after deductible)			
<b>Dentist Charge</b> <i>illustrative</i>	\$940	\$940	\$940
<b>Allowable Charge*</b> <i>illustrative</i>	\$690	\$775	Not applicable — no contract with these dentists
<b>Sample Allowance**</b> <i>illustrative</i>	\$276	\$276	\$276
<b>What the Plan Pays</b> <i>illustrative</i>	\$276	\$276	\$276
<b>What You Pay</b> <i>illustrative</i>	<b>\$345</b>	<b>\$499</b>	<b>\$664</b>

\*The allowable charge is the contracted amount that a Delta Dental dentist agrees to accept as payment in full. Non-Delta Dental dentists may balance bill for amounts above the allowable charge.

\*\*Actual allowances are based on the Delta Dental Table of Allowance, available at [benefits.caltech.edu](http://benefits.caltech.edu).

**These examples are for illustrative purposes only to show how the Delta Dental Table of Allowance works and how important it is to use Delta Dental Preferred (PPO) Dentists. Your specific costs will depend on a number of factors, including the actual service you receive and how much your dentist charges.**