



## DELTA DENTAL® Network Benefits

Four out of five dentists nationwide participate in Delta Dental's network. That is why JPIA membership has chosen to utilize Delta Dental's network. In a recent comparison of JPIA dental participants' claims, 96% of JPIA members visited a Delta Dental in-network dentist. By comparison, if those JPIA participants had been covered by a competing plan through, for example, **Cypress Dental, 44% of the JPIA patients would have had to change dentists to stay in network.** JPIA knows the patient-dentist relationship is important, and strives to maintain that by offering the best network coverage available.



### The Importance of the Network

Insurers, like Delta Dental, negotiate pricing when selecting dentists to participate in their network. In-network providers agree not to hold patients responsible for the amount above what was negotiated with the insurance company. **There is no protection from balance billing, when out of network,** so the size of the network significantly impacts patients' out-of-pocket expenses.

### ACWA JPIA: Stronger Together

Over 360 water agencies throughout California have chosen ACWA JPIA for at least one of their insurance coverage needs. JPIA is *not* an insurance company. JPIA is a public agency, just like its members. JPIA is a member-run, self-funded organization. Unused funds go to JPIA members instead of being retained as profit. In Employee Benefits, unused funds are used to buy down member premiums in the following years.

ACWA JPIA members are stronger together. That's why water agencies have pooled more than 8,600 employees and their families together to provide a quality dental package to employees. Questions? Call us at 800-736-2292.

