



# The Dental PPA

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## Questions & Answers ...

the advantages of joining The Dental PPA

**1. Why was The Dental PPA being formed?**

Private practice dentists in your area who are members of CDA formed the Dental PPA for the purpose of ensuring that our patients' employers were able to afford quality dental insurance coverage. The Dental PPA are non-profit organizations that reimburse member dentists at his/her individual, filed accepted fee schedule. PPA stands for (Dental) Private Practice Association. Only private practice dentists are eligible for membership in the Dental PPA.

**2. Is this a Dental PPO?**

Yes, in effect it is. But The Dental PPA is taking a unique approach that enables us to have a very broad network without any potential anti-trust issues. Each participating dentist will provide the PPA's consultant with his or her personal fee schedule. The Dental PPA contract with participating dentists requires each member to submit their personal fee schedule based upon the lowest filed fee schedule that they currently accept. The PPA's consultant will increase that fee schedule by one half of one percent in order to protect the dentist's propriety.

**3. How often are fees adjusted?**

Since each participating dentist submits his/her own personal fee schedule, schedules can be adjusted at the dentist's discretion by sending a new schedule to The Dental PPA's consultant. However, fee schedule adjustments will be limited to no more than once every 12 months.

**4. How do I join, and what does it cost?**

To join submit a completed Provider Agreement, a Dental Provider Application, an Application Certification, a copy of your current California Dental License, a copy of your Malpractice Insurance Coverage, and a copy of your current lowest Accepted Filed Fee Schedule and your Application Fee of \$150.00 to:

Administrative Solutions, Inc.  
Attn: The Dental PPA  
555 West Shaw Ave, Suite C-1  
Fresno, California 93704

**5. How is the Board of Directors using the membership fees?**

The annual membership fee that each participating dentist has paid is being used to recruit other dentists, to pay for legal expenses, produce a directory of our participating dentists and a small portion to cover ongoing administrative expenses and the balance to be used to market the network.

**6. How will The Dental PPA compete against other insurance companies and large dental organizations?**

The Dental PPA has been formed for a specific market niche. Throughout Northern California and the Central Valley, The Dental PPA has over 1,000 dentists serving over 24,000 employees of firms with 30 employees or more. The Dental PPA will be working with P5.e Health Services, a third-party administrator who has significantly lower fees for administration than the large dental organizations. The Dental PPA's advantage will be the broad participation of local private practice California Dental Association members.