

Dental PPO Umbrella Network Map

Who Leases to Whom — 2026 Reference

Major Umbrella Networks (Lessors)

Umbrella Network	Owned By	Major Lessees
Careington	Careington International	MetLife PDP Plus, Humana Dental, Aetna Dental Access
DenteMax	DenteMax (standalone)	Delta Dental (select plans), Guardian, Principal
Zelis PPO Network	Zelis Healthcare	Cigna DPPO, UnitedHealthcare, Aetna (some plans)
DPPO (GEHA)	GEHA	Federal employee plans, TRICARE supplement plans
DNOA	Dental Network of America	BCBS plans (TX, IL, MO, MT, NM, OK)

Key Revenue Leakage Scenarios:

- **MetLife PDP Plus repricing:** Careington umbrella network applies lower fee schedule than direct MetLife contract
- **Cigna DPPO vs. Direct:** Zelis leased network pays 10-15% less than Cigna direct network
- **BCBS/DNOA states:** DNOA lease fees can be 20-30% below BCBS direct network rates
- **Multi-network stacking:** Claims routing through 2+ networks compounds repricing (e.g., MetLife → Careington → DenteMax)

What to Do:

1. Audit your EOBs for umbrella network repricing language
2. Map your contracts to identify lease relationships
3. Use PayorMap to see routing and calculate leakage → payormap.com