



DeCotiis, FitzPatrick, Cole & Giblin, LLP  
Group #10730  
Delta Dental PPO Plus Premier

	In-Network		Out-of-Network
	If a Delta Dental PPO™ Dentist is Used	If a Delta Dental Premier® Dentist is Used	If a Non-Participating Dentist is Used
<b>Preventive &amp; Diagnostic</b> Exams, Cleanings, Bitewing X-Rays, Fluoride Treatments (Frequency limitations apply) Sealants, Space Maintainers	100%	100%	100%
<b>Basic</b> Fillings, Simple Extractions, Root Canals (Endodontics) Periodontics, Oral Surgery, Repair of Dentures	90%	80%	80%
<b>Major</b> Crowns & Gold Restorations, Bridgework Full & Partial Dentures	60%	50%	50%
<b>Annual Maximum (per person)</b>	\$ 1,750	\$ 1,750	\$ 1,750
<b>Annual Deductible (waived for Preventive &amp; Diagnostic)</b> Per Person Family Maximum	\$50 \$150	\$50 \$150	\$50 \$150

There are not separate calendar year maximums and deductibles for each type of dentist. The calendar year maximums & deductibles cross-accumulate among Delta Dental PPO, Delta Dental Premier and non-participating dentists.

Carryover Max from Delta Dental allows you to increase your benefits.

This valuable benefit feature allows you to carry over a portion of your unused standard annual maximum benefit limit into the next year, and beyond. You can accumulate part of your unused benefit dollars from a healthy year and use it for larger, more expensive procedures in the future- such as bridges, crowns, and root canals.

Carryover MaxSM is easy and automatic.

- To qualify for Carryover MaxSM, you must receive at least one cleaning or one oral exam during the plan year. If you don't receive a cleaning or exam, you won't be eligible to carry over any of your benefit dollars to the following year. If you fail to do so, any accumulated carryover will be lost.
- A covered person is eligible for the Carryover Max SM benefit if less than half of the standard annual maximum is used in the prior benefit year.
- Carryover MaxSM allows you to carry over up to 25% of the unused portion of your standard annual maximum up to a maximum of \$500. For example, if your standard annual maximum is \$1,000, and you use \$200, you can carry over \$200 (\$800 x 25% = \$200)
- The accumulated amount can never exceed your standard annual maximum.
- Standard annual maximum dollars are used first. Carryover MaxSM dollars are used after the standard annual maximum is met.

Delta Dental's Oral Health Enhancement Option enables you to receive up to four dental cleanings and/or periodontal maintenance procedures in any combination per benefit period if you have been treated for periodontal (gum) disease in the past. For the additional dental cleaning and/or periodontal maintenance procedures to be covered, you must have had periodontal surgery or periodontal scaling and planing in the past. Details on how to qualify can be found in your benefit booklet.

In addition, members with defined medical conditions such as Diabetes, Cardiovascular Disease, Pregnancy or are undergoing certain Cancer treatments may qualify for up to two additional cleanings when certified by a physician or dentist.

Over 300,000 participating dental offices nationwide participate with the national Delta Dental system, although you may choose any fully licensed dentist to render necessary services. Participating dentists will be paid directly by Delta Dental to the extent that services are covered by the contract. Non-participating dentists will bill the patient directly, and Delta Dental will make payment directly to the member. **Maximum benefit may be derived by utilizing the services of a participating dentist.**

Where the eligible patient is treated by a Delta Dental PPO<sup>SM</sup> dentist, the fee for the covered service(s) will not exceed the Delta Dental PPO maximum allowable charge(s). Where the eligible patient is treated by a Delta Dental Premier® dentist who does not participate in Delta Dental PPO or by a *Participating Specialist*, the dentist has agreed not to charge eligible patients more than the dentist's filed fee or Delta Dental's established maximum plan allowance, and Delta Dental will pay such dentists based on the least of the actual fee, the filed fee, or Delta Dental's established maximum plan allowance for the procedure(s). Claims for services provided by dentists who are neither Delta Dental Premier, Delta Dental PPO dentists, or *Participating Specialists* are paid based on the lesser of the dentist's actual charge or the 90<sup>th</sup> percentile of UCR. Members utilizing non-participating dentists may be billed for the difference between the dentist's charge and Delta Dental's allowable charge.

Visit your own dentist. If you do not have a dentist, visit [www.deltadentalnj.com](http://www.deltadentalnj.com) for a directory of participating dentists.

During your FIRST appointment, tell your dentist that you are covered under this program. Give him/her your Group's name, its Delta Dental Group Number and your Member ID number.

If you have any questions regarding your benefits, you may contact our Customer Service Department Monday through Thursday, 8:00 a.m. to 6:30 p.m. EST and Friday, 8:00 a.m. to 5:00 p.m. EST, at 1-800-452-9310.

This overview contains a general description of your dental care program for your use as a convenient reference. Complete details of your program appear in the group contract between your plan sponsor and Delta Dental of New Jersey, Inc. which governs the benefits and operation of your program. The group contract would control if there should be any inconsistency or difference between its provisions and the information in this overview.

Effective 1/1/2025

# Everyone Deserves a Healthy Smile



Thank you for choosing Delta Dental of New Jersey. Below are tips to help you navigate the easy-to-use online member tools.

**MySmile** offers free tools that make navigating your Delta Dental benefits a whole lot simpler. You can securely:

- View your coverage details
- Check your dental claims
- View and print your ID card
- Access your Explanation of Benefits
- Review your treatment history
- Find the right dentist
- Get treatment estimates
- And more!

To access MySmile, visit [DeltaDentalNJ.com/MySmile](https://DeltaDentalNJ.com/MySmile) and click on “Sign in” or “Register,” which are found in the middle of the webpage.

**Find a Dentist** helps you locate a dentist near where you work or live.

**Dental Care Cost Estimator** assists you in finding cost ranges for common dental care needs.

**Get the forms you need** in one convenient location.

**Dental Central** has informative articles on the connection between a healthy smile and overall well-being. Make sure to check out [grin! magazine](#), too!

## Two Easy Ways to Find a Participating Dentist

1. **Website** — Use the **Find a Dentist** tool located on our website, [DeltaDentalNJ.com/FAD](https://DeltaDentalNJ.com/FAD)
2. **Mobile App** — Download the Delta Dental App on your smartphone



**Questions about our online member tools?**

Call the Delta Dental Customer Service Department at **800-452-9310**.



# Your Delta Dental PPO Plus Premier™ Plan At a Glance



Delta Dental PPO Plus Premier gives you access to approximately 154,000 participating dentists. Here's what your plan offers you and your family.



## Choose dentists from two great dental networks.

Our PPO network gives you the biggest savings. PPO dentists offer large discounts off their regular fees for covered services. That means your benefit dollar goes further. About three out of five dentists nationally are Delta Dental PPO dentists.

Our Premier network offers access to the most dentists nationwide. Premier dentists also discount their services. Four out of five dentists nationally participate in Delta Dental Premier®—the nation's largest dental network.

Dentists not in our PPO or Premier networks don't offer these in-network discounts. While you may still see them, you'll pay the most for services from out-of-network dentists. You'll save the most when you see PPO dentists.



## It's a snap to see if your dentist is in our networks.

Use our convenient "Find a Dentist" tool at [DeltaDentalNJ.com/FAD](https://www.DeltaDentalNJ.com/FAD) to check if your dentist is a participating PPO or Premier dentist. You can also search for other participating dentists in your area.



## No more claims to file or billing surprises.

Your participating Delta Dental dentist will submit your claim for you. (You may need to submit a claim form if you go out of network.)

You'll also find out your co-payment and out-of-pocket costs during your appointment, so you won't be surprised by any balance bills later.



## Easy access to your benefits information.

You can find important details of your dental coverage at the MySmile® personal benefits center. Visit our website at [DeltaDentalNJ.com](https://www.DeltaDentalNJ.com) to register and login.

# Delta Dental PPO Plus Premier™ Frequently Asked Questions


## How can I find a participating dentist?

Go to Find a Dentist at [DeltaDentalNJ.com/FAD](https://DeltaDentalNJ.com/FAD). Be sure to select the “Delta Dental PPO Plus Premier” network.

## Can I make my benefits go the further?

You'll save the most when you see PPO dentists. PPO dentists offer the greatest discount off their fees, so you'll pay less than with a Premier dentist.

## How do I make sure I use a PPO dentist?

Search [DeltaDentalNJ.com/FAD](https://DeltaDentalNJ.com/FAD) for PPO dentists, identified by the  **Greater Savings** icon.

## What if my dentist is in both networks?

We automatically pay the claim based on the lowest cost network in which your dentist participates. If your dentist participates in both Premier and PPO networks, we will pay your claim at the PPO Rate.

## Can I go to any dentist I want with this plan?

Yes. Your benefit dollar goes furthest with Delta Dental PPO™ dentists; they offer the greatest discounts. Our Premier network gives a smaller discount but gives you access to four out of five dentists nationwide. Out-of-network dentists (those who choose not to participate in PPO or Premier) don't offer negotiated discounts. You can still see out-of-network dentists, but you'll pay more out of pocket.

## Can you give me a comparison of my costs in network vs. out of network?

Let's say you want to go for your regular preventive & diagnostic dental appointment, and your plan pays 100% of the allowed amount for that service. The allowed amount is the payment that our participating dentists agree to accept, and that amount is less than what they charge their out-of-network patients.

**Below are some more examples:**

Regular Preventive and Diagnostic Visit						
	Dentist's charge	Sample Delta Dental fees	Co-payment	Delta Dental Pays	Balance billed amount	Amount you pay out of pocket
PPO Network	\$262	\$140	0%	\$140	\$0	\$0
Premier Network	\$262	\$160	0%	\$160	\$0	\$0
Non-participating	\$262	\$140	0%	\$140	\$122	\$122 (\$262 - \$140)

For illustrative purposes only. Fees vary by procedure and location. Illustration assumes 100% coverage for P&D.

The savings are even more significant for a crown, another common procedure. In this example, choosing a PPO specialist saves you more out of pocket.

Getting a Crown						
	Dentist's charge	Sample Delta Dental fees	Co-payment	Delta Dental Pays	Balance billed amount	Amount you pay out of pocket
PPO Network	\$1,404	\$790	50%	\$395	\$0	\$395 (\$790 - \$395)
Premier Network	\$1,404	\$930	50%	\$465	\$0	\$465 (\$930 - \$465)
Non-participating	\$1,404	\$790	50%	\$395	\$614	\$1,009 (\$1,404 - \$395)

For illustrative purposes only. Fees vary by procedure and location.



# Connect with Your Benefits on MySmile®

MySmile offers free, easy-to-use tools that make navigating your Delta Dental benefits a whole lot simpler. You can securely:

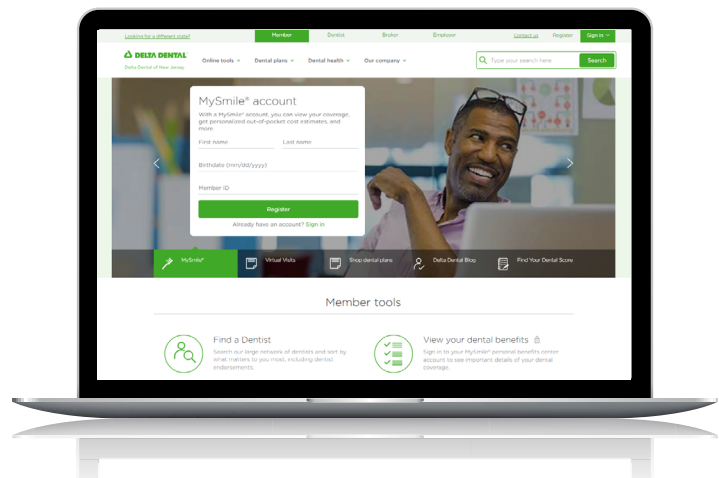
- View your coverage details
- Check your dental claims
- View and print your ID card
- Review your treatment history
- Find the right dentist for you
- Get accurate estimates and more

## There are two easy ways to register on MySmile:

From your computer using the MySmile registration webpage, or from your smartphone using the Delta Dental mobil app.

### Register by Visiting our Webpage

- 1 Visit [DeltaDentalNJ.com](https://DeltaDentalNJ.com) and click “Register” on the top right corner of the website.
- 2 Choose if you’re a subscriber or dependent, and select “Continue” at the bottom of the page.
- 3 Enter your name, member ID, and birthdate, and select “Continue.”
- 4 Create a user name and password when prompted. Read and check the box to “Agree to Terms of Use” for our website. Click “Continue,” and you should receive a verification code within five minutes, but no longer than 24 hours.
- 5 Enter the code, and click “Continue.”
- 6 You now will be able to access your account using your newly created username and password!

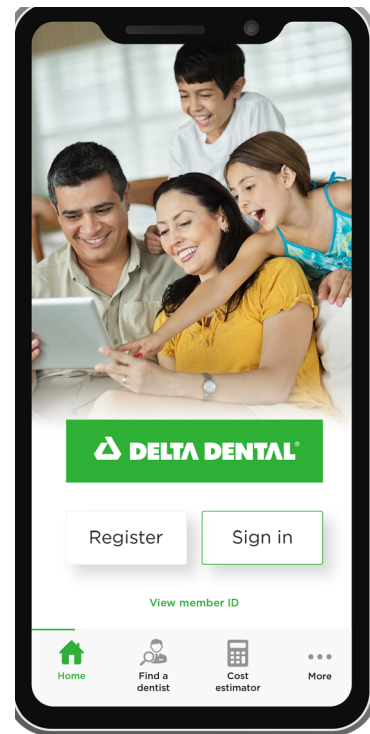


The subscriber and any adult dependents on the plan can create their account with or without an ID number.



## Register by Downloading our App

- 1 Open the Delta Dental App and click “Register.”
- 2 Enter your name, member ID number, birthdate, and zip code.
- 3 Click “Register” at the bottom of the screen.
- 4 Your information will be verified.
- 5 Create a user name and password, enter your email address and mobile phone number, and select a challenge question/answer.
- 6 Click “Register user” at the bottom right of the screen.
- 7 Read and check the box to “Agree to Terms of Use” for our app.
- 8 You will be able to access your account using your newly created user name and password!



**Questions about MySmile?**

Call **800-452-9310**



# Carryover Max<sup>SM</sup> puts your unused benefit dollars to work for you!



Carryover Max allows you to accumulate part of your unused benefit dollars from one year into future years. Carried-over benefit dollars increase your annual maximum and help pay for future covered services, such as bridges, crowns, and root canals.

## It's easy to qualify.

Get your annual check-up.<sup>1</sup> That's it.

## How Carryover Max works:

1. If you use less than half of your yearly benefit dollars, we'll take the difference between your annual maximum and what you actually used and multiply that by 25%.<sup>2</sup>
2. We'll add that amount to your next year's annual maximum to use for planned or unplanned expenses.
3. Unused yearly carryover funds will accumulate (capped at your standard annual maximum amount), so you don't lose them.
4. You can accumulate multiple years' carryovers (up to \$500 per year), potentially doubling your benefit dollars.

## Here's an example of how Carryover Max is applied year over year.

	Year 1	Year 2	Year 3	Year 4
<b>Your standard annual maximum amount</b>	\$1,500	\$1,500	\$1,500	\$1,500
<b>Carryover amount from previous year</b>	N/A	\$275	\$500	\$400
<b>Total benefit dollars available</b>	\$1,500	\$1,775	\$2,000	\$1,900
<b>Your total claims paid<sup>3</sup></b>	\$400	\$600	\$1,600 <sup>4</sup>	\$200
<b>Cleaning or oral exam during the prior year</b>	Yes	Yes	Yes	Yes
<b>Carryover amount earned</b>	\$275	\$225	\$0	\$325
<b>Accumulated Carryover Max total available</b>	\$275	\$500	\$400	\$725

## Carryover Max increases your dental benefit value

You get more flexibility in planning and paying for your dental care, as well as the peace of mind knowing you have more benefits—if you need them, when you need them.



**Questions about Carryover Max?** For more details on qualifications and rules, go to our [website](#) or call **800.452.9310**.

<sup>1</sup>To qualify for Carryover Max, you must receive at least one cleaning or oral exam during each plan year.

If you miss an annual cleaning or exam in a later year, any accumulated carryover will be lost.

<sup>2</sup>You can carry up to \$500 in unused dollars into the following year. Unused yearly carryovers can accumulate up to your standard annual maximum.

<sup>3</sup>If you use less than one half of your standard annual maximum, then you are eligible for Carryover Max.

<sup>4</sup>In Year 3, the \$1,500 standard annual maximum was exceeded, but the member had enough Carryover Max dollars accumulated (\$500) to cover the additional \$100 cost.



## Good Health Starts with a Healthy Mouth

If you have a history of periodontal disease, the Oral Health Enhancement Option offers extra cleanings each year to help protect your health.

Research shows a possible link between the presence of periodontal (gum) disease and serious chronic medical conditions. Our new Oral Health Enhancement Option helps members at risk for gum disease better manage their oral health—and help protect their overall health as well.

### What the Oral Health Enhancement Option offers you:

- Eligible members who have been previously treated for periodontal disease will receive up to four dental cleanings and/or periodontal maintenance procedures per benefit period. Most plans limit these treatments to two per year. Please see your benefit summary regarding how many you are eligible for.
- Managing periodontal disease may help you reduce tooth loss, and avoid the pain and expense of tooth replacement.



### How does the program work?

- Eligible patients must have a claim history or submit evidence of having periodontal surgery or periodontal scaling and root planing.
- Members automatically qualify if they have had periodontal surgery or periodontal scaling and root planing while covered by Delta Dental. For members who have not had Delta Dental in the past, or newly eligible members, proof can be provided in one of three ways:
  1. Sending a copy of an explanation of benefits from a prior insurance carrier that shows the most recent date(s) of periodontal surgery or periodontal scaling and root planing.
  2. Sending a copy of a bill from the treating dentist that clearly shows the most recent date(s) of either periodontal surgery or periodontal scaling and root planing.
  3. Having the dentist complete the “Oral Health Enhancement Option Qualification Form” and mail, email, or fax the form to Delta Dental of New Jersey.



Delta Dental of New Jersey  
P.O. Box 16354  
Little Rock, AR 77231



[Service@DeltaDentalNJ.com](mailto:Service@DeltaDentalNJ.com)



973-285-4141

Delta Dental of New Jersey is committed to offering benefits that contribute to the health and well being of our members. If you have additional questions, please contact Delta Dental of New Jersey at **1-800-452-9310**.





## Good Health Starts with a Healthy Mouth

### Protecting at-risk member health with extra dental cleanings.

Some medical conditions are linked to gum disease. Delta Dental's Integrated Oral Health Option helps members at risk for gum disease better manage their oral health—and help protect their overall health.

The Integrated Oral Health Option offers you up to four dental cleanings and/or periodontal maintenance procedures per benefit period instead of the usual two cleanings per year.

### Am I eligible for extra dental cleanings?

You're eligible if you have been diagnosed by your physician as having any of the following medical conditions:



Diabetes	Heart Disease	Pregnancy

### What do I need to do next?

Ask your physician to complete and sign the Integrated Oral Health Option Qualification form, which can be downloaded from our Forms page at [DeltaDentalNJ.com](https://www.DeltaDentalNJ.com).

The completed form can also be mailed, emailed, or faxed to Delta Dental.



Delta Dental of New Jersey  
P.O. Box 16354  
Little Rock, AR 77231



[Service@DeltaDentalNJ.com](mailto:Service@DeltaDentalNJ.com)



973-285-4141

Delta Dental of New Jersey is committed to offering benefits that contribute to the health and well-being of our members. If you have additional questions, please contact Delta Dental of New Jersey at **800-452-9310**.



# No Plan ID Card? No Problem!

You don't need a plan ID card to receive service from your dentist.

Just tell your dental office that you're covered by Delta Dental and provide your **name**, your **date of birth**, your **enrollee ID number**, and the **name of your employer**.

Do you have dependents on your plan? Tell them to provide your plan details.

## Want an ID Card anyway?

Print one from your computer:

- Go to **DeltaDentalNJ.com**
- Log in to MySmile® and download your ID card from your dashboard

Download our app:

- Search 'Delta Dental' in the App Store or Google Play
- Our App is provided by Delta Dental Plans Association



### ID card



PPO Plus Premier

#### MEMBER NAME

Member ID: 1234567890

Group Name: DELTA DENTAL OF NEW JERSEY

Group Number: 12345-67890

Dedicated Phone#: 1-800-452-9310

Member name

**MEMBER NAME**

Network

PPO Plus Premier

Member ID

1234567890

[Download](#)

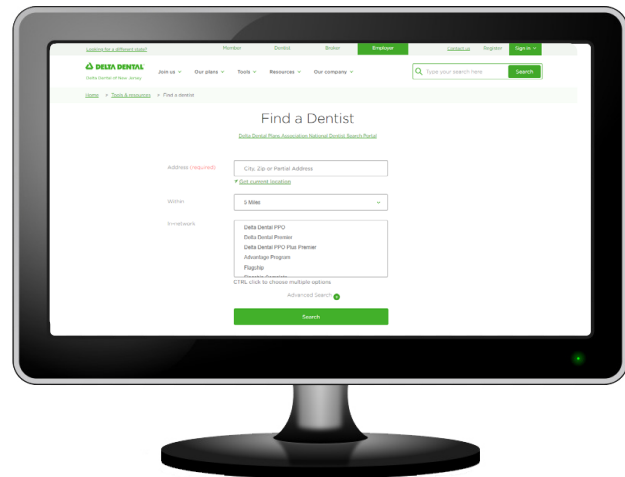


# How to Find a Network Dentist

There are two easy ways to find a dentist in your area—by using your computer or using your smartphone.

Access [DeltaDentalNJ.com/FAD](https://DeltaDentalNJ.com/FAD) from your computer in four easy steps:

- 1 Enter your city, zip code, or partial address
- 2 Select the distance you are willing to travel
- 3 Select a network
- 4 Click “Search”



**Find a Dentist**

[Delta Dental Plans Association National Dentist Search Portal](#)

1 → Address (required)

↗ [Get current location](#)

Within  ✓ 2

In-network

3 → 

- Delta Dental PPO
- Delta Dental Premier
- Delta Dental PPO Plus Premier
- Advantage Program
- Flagship

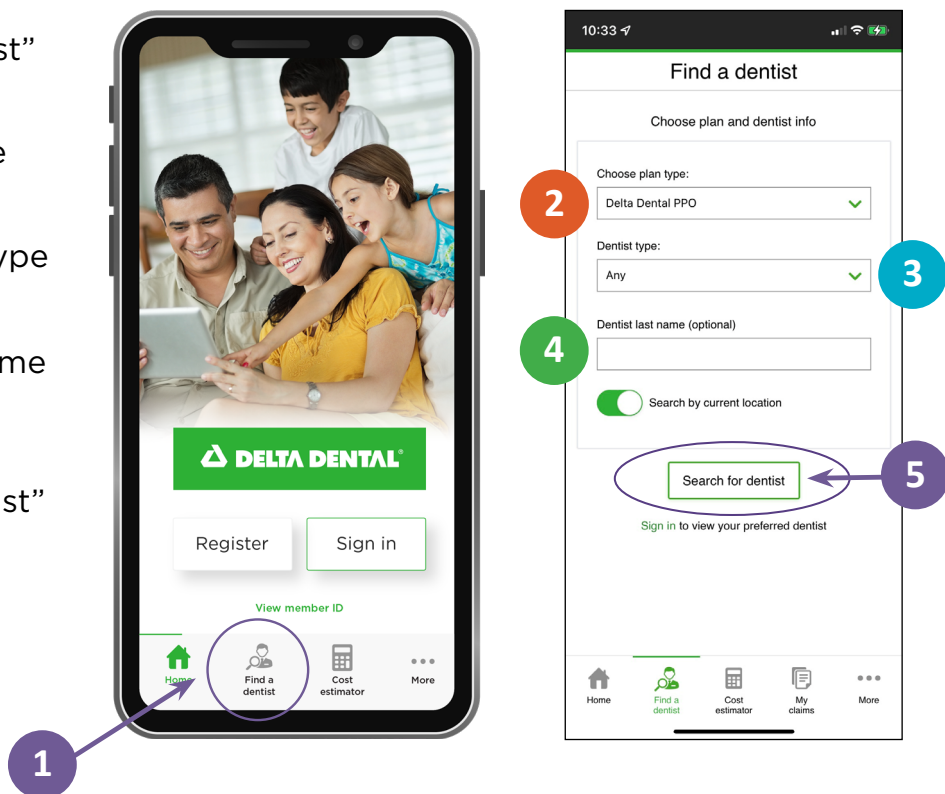
CTRL click to choose multiple options

Advanced Search +

4 →

## Access the Delta Dental mobile app from your smartphone in five easy steps:

- 1 Click on “Find a Dentist”
- 2 Choose your plan type
- 3 Choose your dentist type
- 4 Add a dentist’s last name (optional)
- 5 Click “Search for dentist”



## Questions about the networks or a dentist’s participation?



Call the Delta Dental Customer Service Department at **800-452-9310**.

An additional benefit  
when you need it:

## The Special Health Care Needs Benefit from Delta Dental



For 6.5 million people in the U.S. with intellectual or developmental disabilities, oral health care can be inaccessible or overwhelming. Delta Dental is changing that.

### Who qualifies for this benefit?

Effective January 1, 2024, your Delta Dental of New Jersey and Connecticut group benefits plan\* will include an enhanced benefit for covered members (children and adults) with a qualifying special health care need.

### What is included?

- Additional dental examinations and/or consultations that can be beneficial prior to treatment to help patients learn what to expect and what is needed for a successful dental appointment.
- Up to four total dental cleanings in a benefit year.
- Treatment delivery modifications (including anesthesia) necessary for dental staff to provide oral health care for patients with sensory sensitivities, behavioral challenges, severe anxiety, or other barriers to treatment.

### How do I/my spouse/my dependent use this benefit?

- Members with a qualifying special health care need should let their dentist know that their group Delta Dental plan includes the Special Health Care Needs Benefit and that they have a qualifying special health care need.
- To help your dentist better understand the benefit and how to bill Delta Dental for services provided, we suggest you or your provider download (or scan the below QR code) the **Provider Focused Special Health Care Needs** flyer.



Download the [Provider Focused Special Health Care Needs flyer](#) or scan this QR code.

### Questions?

Please call the Delta Dental Customer Service Department at **800-452-9310**.

\*Does not apply to Flagship, DeltaCare® USA, or Individual and Family Plans.

### What are special health care needs?

As defined by the American Academy of Pediatric Dentistry, special health care needs include any physical, developmental, mental, sensory, behavioral, cognitive, or emotional impairment or limiting condition that requires medical management, health care intervention, and/or use of specialized services or programs. The condition may impact people of any age, may be congenital, developmental, or acquired through disease, trauma or environmental cause, and may impose limitations in performing daily self-maintenance activities or substantial limitations in a major life activity.

