

### Plan Highlights

	PPO	Premier® and Out-of-Network
<b>Calendar Year Deductible</b> Per person/per family (excluding P&D)	\$50 / \$150	
<b>Calendar Year Maximum</b> (Per enrollee)	\$1,500 / \$1,500	
<b>Waiting Period</b>	None	
<b>Orthodontics</b> (Children to age 19)	50% (\$1,500 lifetime maximum)	

### Benefits

Preventive & Diagnostic		Frequency	Coverage <sup>1</sup> PPO / Premier / Out-of-Network
Oral Exams and Evaluations Consultations - combined with all other exams Emergency exams - combined with all other exams	2 per calendar year	100% / 100% of MAC / 100% of MAC <sup>1</sup>  Out-of-network provider fee payments and out-of-pocket expenses vary <sup>1</sup>	
Cleanings/Prophylaxis	2 per calendar year		
Bitewing X-rays	2 per calendar year (through age 18) 1 per calendar year (age 19 and older)		
Full mouth X-rays or panoramic film	1 per 5 years		
Sealants	Once in a 24-month period per tooth (dependents through age 14) on permanent molars with no prior restorations on the "O" surface. Not covered in addition to resin fillings.		
Topical fluoride	2 per calendar year (through age 18)		
Space maintainers	1 per arch per lifetime (through age 13)		
Basic Services			
Fillings	Repeat restorations of same surface payable once in 2 years	80% / 80% of MAC / 80% of MAC <sup>1</sup>  Out-of-network provider fee payments and out-of-pocket expenses vary <sup>1</sup>	
Composite/resin restorations on second bicuspsids and molars (white fillings)	Composite resin restorations will be covered on all teeth		
Simple Extractions	1 per lifetime per tooth		
Root Canal Therapy (Endodontics)	1 per lifetime per tooth		
Periodontal Maintenance	2 per calendar year. Periodontal maintenance is interchangeable with, but not in addition to, routine cleanings		
Scaling and Root Planing	1 per 2 years per quadrant.		
Periodontal surgeries (gingivectomy, osseous surgery, flap surgery and grafts, etc.)	1 per 3 years per quadrant. Note, frequencies vary by procedure code.		
Oral Surgery	Frequencies vary by procedure code. If performed within 6 months of a major restoration or endodontic procedure no further benefits provided for the extraction.		
General Anesthesia or IV sedation	Payable with covered oral surgery		

<sup>1</sup>Delta Dental's payments for services performed by non-participating (out-of-network) dentists are calculated based on the amount Delta Dental pays to participating (in-network) dentists for those services. This column shows the percentage of that participating dentist payment that determines your Delta Dental claim payment if you use a non-participating dentist. If the claim payment amount is less than the amount charged by your non-participating dentist, you are responsible for paying the difference as an out-of-pocket expense. Delta Dental's claim Maximum Allowable Charge (MAC), an internally set fee schedule that is typically lower than what non-participating dentists bill.

Delta Dental pays participating dentists directly for covered services. While non-participating dentists may accept Delta Dental insurance, this does not mean they are in-network or participating dentists. If you use a non-participating (out-of-network) dentist, you will pay the dentist yourself and Delta Dental will make a claim payment to you based on your plan's rules. For non-participating dentists, the allowed amount - also referred to as the Maximum Allowable Charge (MAC) - is the amount used by Delta Dental in calculating your benefit payments based on applicable deductibles, maximums, and coinsurance percentages. The Delta Dental allowed amount (i.e., the claim payment to you) may be less than the amount charged by your non-participating dentist. In that situation, you are responsible for paying the difference as an out-of-pocket expense.

## Benefits, continued

Major Services		Frequency	Coverage <sup>1</sup> PPO / Premier / Out-of-Network
Single Crowns	Replacement 1 in 5 years against itself or any other major services on the same tooth.		50% / 50% of MAC / 50% of MAC <sup>1</sup> Out-of-network provider fee payments and out-of-pocket expenses vary <sup>1</sup>
Stainless Steel Crowns	Replacement 1 in 2 years		
Crown inlay, onlay and veneer repairs	No frequency limitations		
Crown recements	Payable 6 months after insertion then 1 in 12 months		
Post and Core	Replacement 1 in 5 years		
Inlays	Given alternate benefit of a composite filling		
Inlays/Onlays	If inlays are payable replacement 1 in 5 years; onlays are payable 1 in 5 years		
Implants	Once every 60 months per tooth for ages 16 and older		
Bridgework (abutment crowns and pontics)	1 per 5 years		
Recements	Not billable when performed within 6 months of initial placement by the same dentist/dental office, but then payable 1 per 12 months		
Repairs	Not billable within 12 months of the initial placement, but then payable 2 per 3 years.		
Dentures (complete and partials)	1 placement per 5 years		
Adjustments	Not billable when performed within 6 months of the initial placement by the same dentist/dental office, but then payable 2 in 12 months		
Repairs, relines and rebases	Not billable when performed within 6 months of the initial placement by the same dentist/dental office, but then payable 1 in 6 months		

You should always confirm before you receive treatment whether your dentist is a participating or non-participating dentist and, when visiting a non-participating dentist, you should always ask for an itemized breakdown of what your Delta Dental insurance covers and your out-of-pocket costs. You will maximize your benefits and reduce paperwork by using a Delta Dental participating dentist. Delta Dental strongly recommends you ask your Dentist to submit a Pre-Treatment Estimate for treatment, especially before being treated by a non-participating dentist.

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.

Dental insurance is underwritten by Delta Dental of New Jersey, 1639 Route 10 Parsippany, NJ 07054, under Policy Forms Series NJ MCG PPO 1/17 and NJ MCG PPO PLUS 1/17.

## Need help?

Visit [DeltaDentalNJ.com](https://DeltaDentalNJ.com) to find a participating dentist or [DeltaDentalNJ.com/MySmile](https://DeltaDentalNJ.com/MySmile) to print your ID card. For benefits or claims questions, call [800-452-9310](tel:800-452-9310).