

PPO Voluntary 1

10-50 Enrolled Employees Benefit Summary

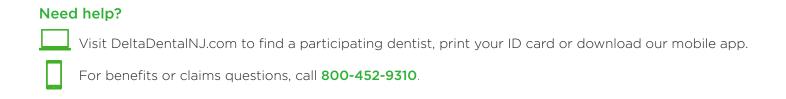
Plan Highlights

	PPO™	Premier® and Out-of-Network
Calendar Year Deductible Per person/per family (excluding Preventive and Diagnostic)	\$0	
Calendar Year Maximum (Per enrollee)	\$500	
Waiting Period	None	
Orthodontics	Not covered	

Benefits

Preventive & Diagnostic	Frequency	Coverage* 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	
Cleanings/Prophylaxis	2 per calendar year]
Bitewing X-rays	2 per calendar year (through age 18) 1 per calendar year (age 19 and older)	100%
Full mouth X-rays or panoramic film	1 per 5 years	
Sealants	1 per lifetime 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)	

^{*} Members will be subject to billing for the difference between the PPO Approved Fee and the Participating Dentist Maximum Approved Charge (PMAC). Coverage percent is based on the PPO Schedule of Fees.



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.



PPO Voluntary 1

10-50 Enrolled Employees Benefit Summary

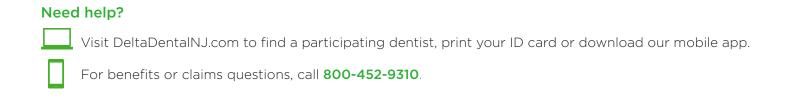
Plan Highlights

	PPO™	Premier® and Out-of-Network
Calendar Year Deductible Per person/per family (excluding Preventive and Diagnostic)	\$0	
Calendar Year Maximum (Per enrollee)	\$750	
Waiting Period	None	
Orthodontics	Not covered	

Benefits

Preventive & Diagnostic	Frequency	Coverage* 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	
Cleanings/Prophylaxis	2 per calendar year	1
Bitewing X-rays	2 per calendar year (through age 18) 1 per calendar year (age 19 and older)	100%
Full mouth X-rays or panoramic film	1 per 5 years	
Sealants	1 per lifetime 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)	

^{*} Members will be subject to billing for the difference between the PPO Approved Fee and the Participating Dentist Maximum Approved Charge (PMAC). Coverage percent is based on the PPO Schedule of Fees.



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.