

# PPO Plus Premier<sup>™</sup> Voluntary 6 2-9 Enrolled Employees Benefit Summary

### Plan Highlights

|  | PPO            | Premier <sup>®</sup> and<br>Out-of-Network |
|--|----------------|--|
| Calendar Year Deductible Per person/per family (excluding P&D) | \$50 / \$150   |  |
| Calendar Year Maximum (Per enrollee)                           | \$1,000        | \$750                                      |
| Waiting Period   | 6 months basic |  |
| Orthodontics   | Not covered    |  |

#### Benefits

| Preventive & Dlagnostic  | Frequency  | Coverage*<br>PPO / Premier / Out-of-Network |  |
|--|--|---|--|
| Oral Exams and Evaluations<br>Consultations - combined<br>with all other exams<br>Emergency exams - combined<br>with all other exams | 2 per calendar year  |   |  |
| Cleanings/Prophylaxis  | 2 per calendar year  | 100%  |  |
| Bitewing X-rays  | 2 per calendar year (through age 18)<br>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<br>through age 14) on permanent molars with no<br>prior restorations on the "O" surface. Not covered<br>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%   |  |
| Composite/resin restorations on second bicuspids 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<br>within 6 months of a major restoration or<br>endodontic procedure no further benefits<br>provided for the extraction.              |   |  |
| General Anesthesia or IV sedation  | Payable with covered oral surgery  |   |  |

\*Members will be subject to balance billing for covered services. PPO Dentist: Coverage percent is based on the PPO Schedule of Fees. Premier: Coverage percent is based on the Participating Dentist Maximum Approved Charge (PMAC). Non-participating: Coverage percent is based on the Non-Participating Dentist Maximum Approved Charge (NMAC).

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.

### Need help?

Visit DeltaDentalNJ.com to find a participating dentist or DeltaDentalNJ.com/MySmile to print your ID card.



For benefits or claims questions, call 800-452-9310.

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|  | РРО     | Premier® and<br>Out-of-Network |  |
|--|---------|--------------------------------|--|
| Calendar Year Deductible Per person/per family (excluding P&D) | \$5     | \$50 / \$150                   |  |
| Calendar Year Maximum (Per enrollee)                           | \$1,250 | \$1,000                        |  |
| Walting Period   | 6 m     | 6 months basic                 |  |
| Orthodontics   | No      | Not covered                    |  |

#### Benefits

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|--|--|---|--|
| Oral Exams and Evaluations<br>Consultations - combined<br>with all other exams<br>Emergency exams - combined<br>with all other exams | 2 per calendar year  | 100%  |  |
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