



South Brunswick Board of Education
Group # 07646
Delta Dental PPO Plus Premier™/Advantage Program

Your Dedicated Customer Service Number:
1-866-328-1293

Preventive & Diagnostic	70%/100%
* Exams, Cleanings & Bitewing X-rays (each twice in a calendar year)	
* Fluoride Treatment (twice in a calendar year, children to age 19)	
Remaining Basic	70%/100%
* Fillings, Extractions	
* Endodontics (root canal)	
* Periodontics, Oral Surgery	
* Repair of Dentures	
* Sealants	
Crowns	70%/100%
* Crowns, Gold Restorations (over natural teeth)	
Prosthodontics	50%
* Bridgework	
* Full & Partial Dentures	
* Implant Crowns	
Calendar Year Maximum (per patient)	\$1,250
Calendar Year Deductible (waived on Preventive & Diagnostic)	
* Per Person	
* Family Aggregate Deductible	
Orthodontic Benefits, full comprehensive treatment (Child only)	50%
* Lifetime Maximum (per patient)	

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 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 prevailing fee.

Advantage Program is based upon a sub-network of over 8,000 dental offices in New Jersey **only**, 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.

Visit your own dentist. If you do not have a dentist, there is a directory available with your plan administrator listing participating dentists. You may call **1-800-DELTA-OK** and a list of participating dentists located in your area will be mailed directly to your home, or you may access our Website at www.deltadentalnj.com.

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.

Incentive Program: 70/100%

By utilizing benefits within a calendar year, a patient becomes eligible for a better co-payment (10% increments) in the next calendar year. Each consecutive year that benefits are not utilized, the incentive level decreases by 10%; however, the decrease will never be less than the base level. If a member loses eligibility (terminates/waives benefits), then the incentive level is reduced back to the base level.

Example:	Base:	70%	Sample of benefits:	2019:	70% (base)
	Max:	100%		2020:	80%
				2021:	Would have increased 10%, however, benefits were not utilized
				2022:	80%
				2023:	90%
				2024:	100%

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 1-866-328-1293

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.