

Gloucester City Board of Education  
Group #07759  
Delta Dental PPO Plus Premier™

	In-Network		Out-of-Network
	If a Delta Dental PPO™ Dentist is Used	If a Delta Dental Premier® 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	100%	100%	100%
<b>Basic</b> Fillings Simple Extractions Root Canals (Endodontics) Periodontics Oral Surgery Space Maintainers Repair of Dentures	70%	70%	70%
<b>Major</b> Crowns & Gold Restorations Bridgework Full & Partial Dentures	50%	50%	50%
<b>Annual Maximum (per person)</b>	\$ 2,000	\$ 2,000	\$ 2,000
<b>Deductible</b> Per Person Family Maximum Waived for	None None	None None	None None
<b>Orthodontics</b> Children Only to age 23 Lifetime Maximum	50% \$ 500	50% \$ 500	50% \$ 500

*Carryover Max<sup>SM</sup>* 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 services such as bridges, crowns, and root canals.

*Carryover Max<sup>SM</sup>* is easy and automatic.

- To qualify for *Carryover Max<sup>SM</sup>*, 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<sup>SM</sup>* benefit if less than half of the standard annual maximum is used in the prior benefit year.
- *Carryover Max<sup>SM</sup>* 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 \$2,000, and you use \$200, you can carry over \$450 ( $\$1800 \times 25\% = \$450$ )
- The accumulated amount can never exceed your standard annual maximum.
- Standard annual maximum dollars are used first. *Carryover Max<sup>SM</sup>* 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

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.

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 prevailing fee. 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.

### Carryover Max<sup>SM</sup>

A Delta Dental benefit feature that lets members carry over part of their unused standard annual maximum in one year to increase benefits for the following year and beyond.

### Qualifying for Carryover Max Benefits

Members must meet the following criteria to qualify for Carryover Max benefits:

- Enroll on or before the effective date of the Carryover Max benefit year. The benefit year to accumulate Carryover Max benefits are the same as the group’s standard annual maximum (calendar year or contract year). Members enrolling after the effective date of the Carryover Max benefit period are not eligible to accrue carryover benefits until the start of the next benefit year.
- Use no more than 50% of the standard annual maximum during the benefit year.
- See a dentist during the benefit year for an exam or cleaning and submit a claim for these services. If a claim for an exam or cleaning is not received, any accumulated Carryover Max benefit will be lost.

Members meeting these criteria can accumulate 25% of the unused standard annual maximum. Members continuing to accumulate benefits can eventually have twice the standard annual maximum available. The accumulated amount can never exceed the standard annual maximum amount. Claims will always use the plan’s annual maximum first. The accumulated benefit is applied when the standard annual maximum is exhausted.

### An Example of Carryover Max Benefits

Benefit Year	Standard Annual Maximum	Usage Limit: 50% of Standard Annual Maximum	Accumulation Limit: 25% of the Standard Annual Maximum	Maximum That Can Be Carried Over
Calendar Year Beginning 1/1/20XX	\$2,000	\$1,000	\$500	\$500

#### Year 1:

The member is eligible on 1/1/20XX. During the year, the member has a dental cleaning for \$80 and no other dental services. At the end of the year, the member has \$1,920 of the standard annual maximum remaining and used less than the \$2,000 usage limit. This qualifies the member to accumulate a Carryover Max benefit for the following year. In this case, the member can accumulate 25% of the remaining maximum, or \$480 since \$480 does not exceed the carryover limit of \$500.

#### Year 2:

The available annual maximum is now \$2,480 (\$2,000 standard annual maximum plus \$480 accumulated Carryover Max benefit). This year, the member has a dental cleaning for \$80 plus \$300 in other dental services, totaling \$380. At the end of the year, the member has \$1,620 of the maximum remaining. The member used less than the usage limit of \$1,000 and had a dental cleaning and qualifies for a Carryover Max benefit again. In this case, the member can accumulate 25% of the remaining maximum, or \$405 since it does not exceed the carry over limit of \$500.

#### Year 3:

The available annual maximum is now \$2,885. Accumulations will continue in a similar manner unless:

- The member does not receive an exam or cleaning during the benefit period, in which case the entire accumulated benefit is lost.
- The accumulated benefit equals the standard annual maximum (\$2,000 in this example), in which case the member will have a \$4,000 annual maximum available.
- The member is no longer eligible with Delta Dental of New Jersey. Benefits are not transferable.

Questions? Please contact our Customer Service Agents at 1-800-452-9310.

# Everyone Deserves a Healthy Smile



## Manage Your Dental Benefits with MySmile®

Thank you for choosing Delta Dental. To access MySmile, go to [DeltaDentalNJ.com](http://DeltaDentalNJ.com) and click on 'Sign in or Register' at the top right of the page. Once registered and logged in, you will be able to:

-  ▶ View your dental benefits to see important details regarding your dental coverage
-  ▶ Print your ID card
-  ▶ Provide an endorsement for your dentist to help others find the one that meets their needs

### Other member tools available, include:

-  ▶ Our Find a Dentist tool - find a dentist near where you work or live
-  ▶ Dental Cost Estimator - find out cost ranges for common dental care needs
-  ▶ Forms - download and use important Delta Dental forms
-  ▶ Explanation of Benefits - view and print your EOBs
-  ▶ Oral Health and Wellness - Check out *grin!* magazine to learn more about the connection between a healthy smile and overall wellbeing

## Three Easy Ways to Find a Participating Dentist

1. Website. Use the Find a Dentist tool at [DeltaDentalNJ.com](http://DeltaDentalNJ.com)
2. Mobile App. Download the Delta Dental App on your smart phone.
3. Telephone. Call us at 800-DELTAOK to have a listing sent to you.

Connect with  
Delta Dental of NJ  
in just a few clicks!



## Visit Our Website

Visit [www.DeltaDentalNJ.com](http://www.DeltaDentalNJ.com)



Or Download Our Mobile App

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Schedule an Appointment



Visit DentalCentral



Take Oral Health Assessment



View Oral Health Videos



Read grin! Magazine

**REGISTER TODAY!**



## Convenience When it Counts

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device access:



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Claims & Claim Forms



Explanation of Benefits



View & Print ID Card



Use Our Cost Estimator Tool



(800) 452-9310



[www.DeltaDentalNJ.com](http://www.DeltaDentalNJ.com)



# 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

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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](#)

# Save some **green** on your pearly whites



Everyone wants to save money while still receiving good service. With the Delta Dental PPO<sup>SM</sup> network, you'll get great dental care at lower prices. Here's how the PPO network saves you money:



**In-network dentists have agreed to pre-established fees for services.** On average, patients save 31.5 percent on the fee typically submitted for a claim. Delta Dental PPO<sup>SM</sup> dentists' rates are usually the best value, often better than other network rates.



Delta Dental PPO network dentists won't "balance bill" patients. That means they can't charge you the difference between their usual fee and the amount they've agreed to charge patients covered by Delta Dental.

## Delta Dental PPO Network Dentists

### Here's an example:

Let's say a procedure costs \$1,200, but Delta Dental PPO network dentists have agreed to charge a pre-established fee.



Your Delta Dental plan covers 50 percent of the cost.



Assuming you already met your deductible for the year, you pay the other half of the bill.



## Out-of-Network Dentists

### Here's an example:

If you visit an out-of-network dentist, they can bill you the full \$1,200. Delta Dental sets a limit to the amount accepted for a procedure, which is known as a maximum allowed fee.



\$1,100

Delta Dental covers half of the maximum allowed fee.



\$550

You pick up your half plus the \$100 that is "balance-billed" by the out-of-network dentist. Because this is an out-of-network dentist, you can be billed the difference between the maximum allowed fee and the actual cost.



\$650

## Example Savings for a Common Procedure

	 Estimated Charge	 Maximum Allowed Fees	 Percentage Paid by Delta Dental	 Amount Delta Dental Pays	 Amount Dentist can Balance Bill	 Total Amount You Pay	 Your Total Cost Savings
Delta Dental PPO Network	\$1,200	\$850	50%	\$425	\$0	\$425	\$350
Out-of-Network	\$1,200	\$1,100	50%	\$550	\$100	\$650	\$0



As you can see, it pays to use Delta Dental network dentists – especially those in Delta Dental's PPO network. Visit [deltadental.com](http://deltadental.com) today to find participating dentists in your area. **You can also download the free Delta Dental mobile app using an Apple or Android device to find dentists.**