

	Enhanced Plan		Core Plan	
	<u>If a Delta Dental PPO Network Dentist is used</u>	<u>If a Delta Dental Premier or Non-Network Dentist is used</u>	<u>If a Delta Dental PPO Network Dentist is used</u>	<u>If a Delta Dental Premier or Non-Network Dentist is used</u>
Calendar Year Deductible				
▪ Per Person	\$50	\$50	\$100	\$100
▪ Family Aggregate Maximum	\$150	\$150	\$300	\$300
	Plan Pays:	Plan Pays:	Plan Pays:	Plan Pays:
Preventive & Diagnostic (No Deductible)				
▪ Exams (2 per calendar year per person)	100%	100%	100%	100%
▪ Cleanings (4 per calendar year per person)				
▪ Bitewing X-Rays (1 per calendar year per person)				
▪ Fluoride Treatment (2 per calendar year for child<18)				
▪ Sealants (Child under 18)				
Remaining Basic (After Deductible)				
▪ Fillings, Extractions, Root Canals, (Endodontics)	90%	70%	80%	60%
▪ Periodontal, Oral Surgery				
▪ Repair of Dentures				
Crowns & Prosthodontics (After Deductible)				
▪ Crowns, Inlays, & Gold Restorations	50%	50%	50%	50%
▪ Bridgework, Full & Partial Dentures, Implants				
Calendar Year Maximum	\$2,000	\$1,500	\$1,500	\$1,000
Orthodontia (Adults & Dependent Children)				
▪ Coinsurance	50%	50%	Not Covered	Not Covered
▪ Lifetime Maximum	\$2,000	\$2,000		

Advantages of using Delta Dental Preferred Provider Organization (PPO) Network Dentists:

- Higher average discounts of 30-35%
- Large network of 266,000 participating dentists nationwide
- Increased benefits for Fillings, Extractions, Root Canals, (Endodontics), Periodontal, Oral Surgery, Repair of Dentures
- Larger annual maximum
- Participating dentists agree to Delta Dental allowances as their maximum charge
- Participating dentists are paid directly by Delta Dental for covered services

Advantages of using Delta Dental Premier Network Dentists:

- Competitive average discounts of approximately 20% - 25%
- Largest network of 351,000 participating dentists nationwide (80%+ of all dentists participate)
- Participating dentists agree to Delta Dental allowances as their maximum charge
- Participating dentists are paid directly by Delta Dental for covered services

Things you should know:

- You may use any fully licensed dentist under this plan
- With both networks, dentists may not charge more than Delta Dental's allowed charges and this reduces out of pocket expenses
- Participating dentists will be paid directly by Delta Dental for covered services
- Non-participating dentists will bill you directly, and Delta Dental will make claim payment directly to you
- You will maximize benefits and reduce paperwork by using a Delta Dental participating dentist
- Dependent children are covered to the end of the month in which they reach age 26
- The increased orthodontic maximum will be pro-rated for open orthodontic claims

Getting Started:

- If you do not have a dentist, you may obtain a current list of participating dentists by calling 1-800 DELTA OK (1-800-335-8265) or by visiting our website at deltadentalct.com or using our mobile app.
- At the time of your first appointment, tell the dentist that you are covered under this program and provide your group number and ID number. Your dependents, if covered, should provide the employee's ID number.
- Claim questions and other information needs should be directed to Delta Dental's customer service department at 1-888-234-4612.

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 and Connecticut 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.