
Lifetime Deductible for Preventive/Diagnostic & Remaining Basic	\$100
• Per Person	
Calendar Year Deductible for Crowns/Prosthodontics & Orthodontia	\$100
• Per Person	\$300
• Family Aggregated Maximum	
	Plan Pays:
Preventive & Diagnostic (After Lifetime Deductible)*	100%
• Exams, Cleanings, Bitewing X-Rays (2 per calendar year per person)	
• Fluoride Treatment (2 per calendar year for children to age 19)	
Remaining Basic (After Lifetime Deductible)*	100%
• Fillings, Extractions, Root Canals (Endodontics)	
• Periodontal, Oral Surgery	
• Sealants (To age 14)	
Crowns & Prosthodontics (After Annual Deductible)	50%
• Crowns, Gold Restorations	
• Repair of Dentures	
• Bridgework, Full & Partial Dentures	
Calendar Year Maximum (Per Person)	\$1,500**
Orthodontia (After Deductible for Dependent Children to age 18)	
• Coinsurance	50%
• Lifetime Maximum	\$500

*Preventive & Diagnostic and Remaining Basic procedures are subject to a \$100 Lifetime deductible for all employees and their dependents.

**New employees hired after 7/1 in any calendar year have a calendar year maximum of \$750 for the remainder of their 1st calendar year of employment.

Dependent children are covered to age 21 (25 if enrolled as a full time student in an accredited school or university.)

Delta Dental has over 292,000 participating offices nationwide. You may use any fully licensed dentist under this plan. Participating dentists will be paid directly by Delta Dental for covered services. Non-participating dentists will bill you directly, and Delta Dental may make claim payment directly to you. You will maximize benefits and reduce paperwork by using a Delta Dental participating dentist.

If you do not have a dentist, you may obtain a current listing of participating dentists in any area, by calling 1-800 DELTA OK (1-800-335-8265). Provide your zip code to the representative and a directory for that area will be mailed to your home. If you have Internet access, you may also visit our website at deltadentalnj.com to locate participating dentists.

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.

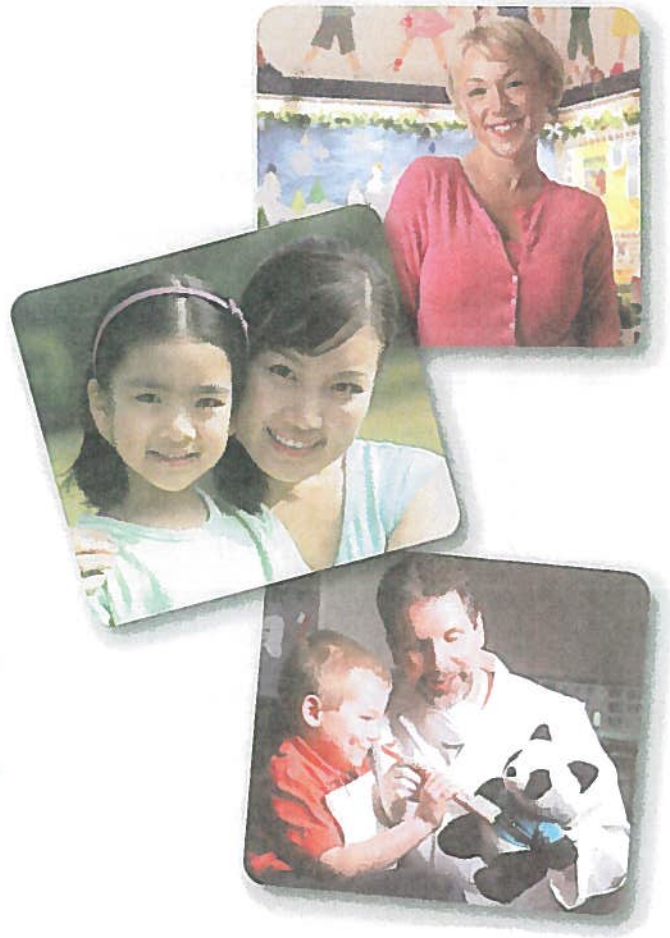
Claim questions and other information needs should be directed to Delta Dental's customer service department at 1-800-452-9310.

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. In CT, Delta Dental Insurance Company writes dental coverage on an insured basis and Delta Dental of New Jersey administers self-funded dental benefit programs. The group contract would control if there should be any inconsistency or difference between its provisions and the information in this overview.



Everyone Deserves a Healthy Smile

Thank you for choosing Delta Dental. Our goal is to provide you and your covered dependents with the highest quality dental benefit program. We are committed to helping you improve your oral health while providing access to the nation's largest network of dental providers.



Convenience That Counts

Benefits Connection. Your online resource for accessing real-time plan information and more.

To access "Benefits Connection" go to: www.deltadentalnj.com and log onto "Benefits Connection." Once registered and logged in, you will be able to:

- ▶ Review your eligibility, claims history and status
- ▶ Browse our Oral Health Library
- ▶ Receive answers to your benefits-related questions
- ▶ Print ID cards
- ▶ Sign up for *Member News*, a free electronic monthly newsletter



Extensive Choice of Providers

Finding a Dentist. You can find a participating dentist two ways:

- ▶ **Website.** Using the Find a Dentist search feature at www.deltadentalnj.com.
- ▶ **Telephone.** Call toll free 1-800-DELTA-OK (1-800-335-8265) and a list of participating dentists located in your area can be emailed, faxed, or mailed directly to you.



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To learn more or to locate a provider near you visit www.deltadentalnj.com or call toll free 1-800-452-9310

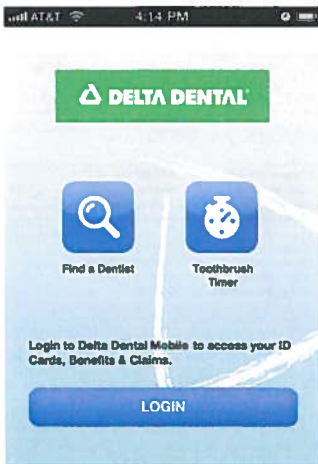


Delta Dental's Mobile App

Manage your benefits anytime, anywhere



Your oral health is important to Delta Dental – and to your overall health! We want to make it easy for you to make the most of your dental benefits so you can maximize your health, wherever you are. Delta Dental's mobile app gives you access to dentist search, claims and coverage and your ID card right on your mobile device. We even have a toothbrush timer built in to make sure you keep up with your daily oral health routine!



Getting Started

Delta Dental's mobile app is available for mobile devices using iOS (Apple) or Android. To download and install the app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental. Or, if you have a QR Code Reader installed on your phone, scan the code at the right to download. You will need an internet connection in order to download and use our free app.



Scan QR Code to download or visit http://delivr.com/2c9vx_qr

Using the App Without Logging In

Delta Dental's mobile app is available to all users. Without logging in, you can access our Find a Dentist and Toothbrush Timer tools.

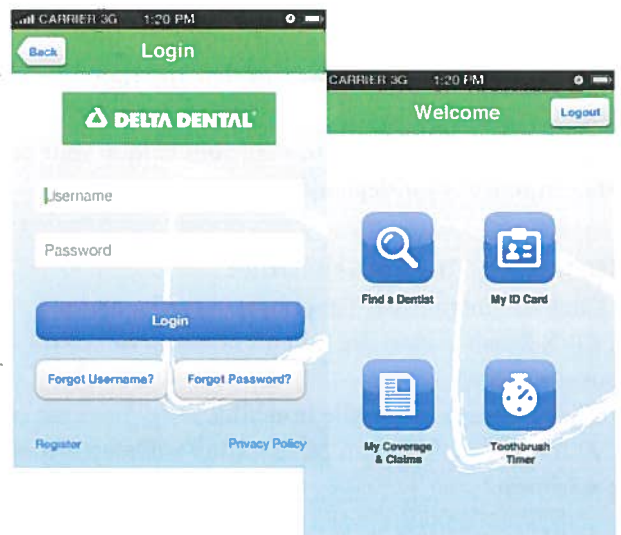
Logging In to View Benefits

Delta Dental subscribers can log in using the username and password they use to log in to our website. Launch the app on your device, then click the Login button. Enter your username and password, and click Login. If you've forgotten your username or password, there are links to retrieve them.

Currently, we do not support registration on the mobile app. There is a link to register which will direct you to our website using your device's browser. For a better experience, we recommend registering on your personal computer and returning to the app to login.

Securely Access Your Benefits

You must enter your user name and password each time you access the secure portion of the app. No personal health information is ever stored on your device. For more details on security, our Privacy Policy can be viewed via a link on the Login page of the app.



Searching for a Dentist

1. Click the Find a Dentist button on the main menu.
2. Select your Plan (Network), or leave it blank to search all. This field will automatically default to your plan when you are logged in to the app.
3. Select a Specialty, if applicable. No selection defaults to General Dentist.
4. Enter your dentist's last name if you are looking for a specific provider.
5. Search by your current location using your device's GPS, or search by an important address, like home or work.
6. Your results can be filtered (gender, language spoken, accessibility) or sorted (distance, dentist name) to help you find a dentist that suits your specific needs.
7. Once you've selected a dentist, save your dentist to your contacts, call to schedule an appointment or navigate directly to their office with the touch of your finger.

View Coverage and Claims Information

1. Click My Coverage and Claims on the main menu to check your coverage information or see claims status.
2. The Overview page shows you your plan type, benefit levels and contact information for your Delta Dental company.
3. The Details page shows you your deductibles and maximums.
3. The Claims page lets you check the status of your most recent dental claims. Click on a claim to view details. From the detail page, you can click to email the claim information.
4. To check coverage and claims for a dependent, click the Find Dependent Information button from the Overview page and enter their name and date of birth. You'll then be able to view Overview, Details and Claims information for that dependent.

Please note information displayed may vary based on your particular coverage. For more information on your coverage, contact your Delta Dental company.

View your Mobile ID Card

1. Click the My ID Card button on the menu.
2. Your ID card will appear on your screen.
3. If you have dual coverage, swipe left and right to view your other ID card(s).
4. Click the Email ID Card to send your card to your dental office or one of your dependents.

Brush with Toothbrush Timer

1. Click the Toothbrush Timer button on the menu.
2. Click Brush to start the timer. The timer will count up and music will play.
3. Click Pause to stop while brushing.
4. At the end of two minutes, the timer will stop. Press Reset to start over.

