



**New Jersey Manufacturers Insurance Company  
Group # 03665-06001  
Delta Dental PPO™**

Preventive & Diagnostic	100%
* Exams & Cleanings (each twice in a calendar year)	
* Bitewing X-rays (twice per calendar year for persons 18 and younger, once per calendar year for persons age 19 and over)	
* Fluoride Treatment (twice in a calendar year, children to age 19)	
Remaining Basic	80%
* Fillings (including composite restorations on back teeth), Extractions	
* Endodontics (root canal)	
* Periodontics, Oral Surgery	
* Sealants	
Crowns & Prosthodontics	50%
* Crowns, Gold Restorations (over natural teeth)	
* Bridgework	
* Full & Partial Dentures	
* Implants	
Calendar Year Maximum (per patient)	\$2,000
Calendar Year Deductible (waived on Preventive & Diagnostic)	
* Per Person	
\$25	
* Family Aggregate Deductible	
\$75	
Orthodontic Benefits, full comprehensive treatment (adult & child)	50%
* Lifetime Maximum (per patient)	
\$2,000	

This program is based upon a network of Delta Dental PPO dental offices, 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 subscriber. Patients who select a non-Delta Dental PPO dentist have benefits paid on a Delta Dental PPO schedule of allowances and are responsible for any part of the dentist's fee which exceeds the allowance except that a Delta Dental participating dentist can only charge up to his/her filed fee or Delta Dental's maximum plan allowance, whichever is less. **Maximum benefit may be derived by utilizing the services of a participating Delta Dental PPO dentist.**

Visit your own dentist. If you do not have a dentist, you may access our website at [www.deltadentalnj.com](http://www.deltadentalnj.com) for a list 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.