

Using a **PPO provider** is considered in network and will offer you the greatest savings on dental services which will spread your annual maximum further.

Using a **Premier provider** is considered in network but will not offer as robust savings as the PPO network. It is the largest network.

You have the freedom to go **Out of Network**. However, benefits are subject to reasonable and customary (R&C) charge limitations so there may be balance billing and your annual maximum will not go as far.

Novo Nordisk, Inc. Group #09741 Delta Dental PPO Plus Premier	Dental Benefits
Preventive & Diagnostic Exams, Cleanings Bitewing X-Rays Fluoride Treatments (Frequency limitations apply) Sealants, Space Maintainers Periodontal Maintenance	100%
Basic Fillings Simple Extractions, Oral Surgery Root Canals (Endodontics) Periodontics Repair of Dentures	80%
Major Crowns & Gold Restorations Bridgework, Full & Partial Dentures TMJ Implants	60%
Annual Maximum (per person)	\$ 2,000
Annual Deductible Per Person Family Maximum Waived for	\$50 \$100 Preventive & Diagnostic
Orthodontics Child & Adult Orthodontia Lifetime Maximum	50% \$ 2,000

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 PPOSM 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 PremierSM 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/novonordisk 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 1-800-494-4156.

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.