

SETON HALL UNIVERSITY

Your 2024 Delta Dental Plans



Getting the most from your Delta Dental benefits

- Available networks
- Your dental plan options
- Benefit enhancements:
 - CarryOver Max
 - Oral Health Enhancement
 - Integrated Oral Health
 - Virtual Visits
- ID cards
- Member experience
- Contact Delta Dental
- Oral health
- Additional plan information



You are able to click on screenshots and links within this presentation to download and view your dental plan information.

Available networks



- ✓ PPO Plus Premier
- ✓ DeltaCare USA

Delta Dental PPO Plus Premier™ nationwide networks

IN-NETWORK:

If you use a Delta Dental PPO™ dentist

- Your out-of-pocket costs will be lowest for services if you use a participating PPO dentist
- Your annual maximum stretches further because the PPO dentists' fees are lower
- Participating dentists may not charge more than Delta Dental's allowed charges, and are paid directly by Delta Dental for covered services

If you use a Delta Dental Premier® dentist

- Our largest nationwide network
- Your out-of-pocket costs will be higher, and your plan maximum will not go as far, since Premier dentists' fees are not as discounted as PPO dentists
- Participating dentists may not charge more than Delta Dental's allowed charges, and are paid directly by Delta Dental for covered services

OUT-OF-NETWORK:

You may use dentists that do not participate with Delta Dental

- You are responsible for submitting the [claim form](#)
- You are responsible for making payment to the dentist
- Your out-of-pocket costs are highest when you use non-participating dentists
- 4 You will be balance billed by that provider

Visit

www.DeltaDentalNJ.com/FAD

to find a dentist

Your Delta Dental PPO Plus Premier™ Plan At a Glance

Regular Preventive and Diagnostic Visit						
	Dentist's charge	Sample Delta Dental fees	Co-payment	Delta Dental Pays	Balance billed amount	Amount you pay out of pocket
PPO Network	\$262	\$140	0%	\$140	\$0	\$0
Premier Network	\$262	\$160	0%	\$160	\$0	\$0
Non-participating	\$262	\$140	0%	\$140	\$122	\$122 (\$262 - \$140)

For illustrative purposes only. Fees vary by procedure and location. Illustration assumes 100% coverage for P&D.

The savings are even more significant for a crown, another common procedure. In this example, choosing a PPO specialist saves you more out of pocket.

Getting a Crown						
	Dentist's charge	Sample Delta Dental fees	Co-payment	Delta Dental Pays	Balance billed amount	Amount you pay out of pocket
PPO Network	\$1,404	\$790	50%	\$395	\$0	\$395 (\$790 - \$395)
Premier Network	\$1,404	\$930	50%	\$465	\$0	\$465 (\$930 - \$465)
Non-participating	\$1,404	\$790	50%	\$395	\$614	\$1,009 (\$1,404 - \$395)

For illustrative purposes only. Fees vary by procedure and location.

* Please note that an out-of-network provider is not bound by Delta Dental's in-network contractual obligations and may bill patients for the remaining balance, called balance billing. The practice of balance billing refers to a provider's ability to bill patients for outstanding balances after the insurance company pays the required portion of the bill (coinsurance percentage).

** Check your specific plan to see what the coinsurance rate is as they differ from plan to plan.

Delta Dental DMO Network

DeltaCare[®] USA (DCUSA) – National Network

- Dental HMO plan with no deductibles, maximums or claim forms
- Requires selection of primary care dentist
- You may change your assigned dentist by calling customer service or going online
- You must change your assigned dentist prior to the 21st of the month, to see your new dentist as of the 1st of the following month
- Adult and child orthodontics
- You pay set copayments for procedures, including orthodontia

Your Dental Plan Options



Seton Hall University

Delta Dental
PPO Plus Premier™
PPO Plus Premier Plan
07742- 00001

Delta Dental
PPO Plus Premier™
Buy-Up Plan
07742-00002

DeltaCare USA
DMO Plan
Group # 78998

Calendar Year Deductible (waived for Preventive & Diagnostic)

- Per Person
- Family Aggregate Deductible

\$50
\$100

\$50
\$100

No Deductible

Calendar Year Maximum – Per Person

\$1,500

\$2,000

No Maximum

Preventive & Diagnostic

- Exams, Cleanings
- Bitewing X-Rays (twice per calendar year)
- Full Mouth X-Rays (once per every three years)
- Fluoride Treatments, Sealants, Space Maintainers, Perio Maintenance (Frequency limitations apply)

100% Covered

100% Covered

Most at no cost.
See Co-pay sheet

Remaining Basic

- Fillings, Simple Extractions, Root Canals (Endodontics)
- Repair of Dentures, Periodontics, Oral Surgery

80% Covered

80% Covered

Many at no cost.
See Co-pay sheet

Crowns & Prosthodontics

- Crowns & Gold Restorations, Bridgework, Full & Partial Dentures
- Implants

50% Covered

80% Covered

See Co-pay sheet

Orthodontic Benefits

- Coinsurance
- Lifetime Maximum – per-patient

(Children Only)
50%
\$1,000

(Adult & Children)
50%
\$2,000 Covered


(Adult & Children)
\$1,900/\$2,100 Co-Pay
(24 months of comprehensive treatment)

Dependents covered on the PPO plus Premier plans until the end of the month they turn age 26. They are covered up to age 26 on the DCUSA DMO plan.

PPO Plus Premier Plan

Click on the document to download

- **Coinsurance** percentages indicate what Delta Dental pays towards your visit to the dentist
- **Plan Maximum** indicates the total amount Delta Dental will pay per benefit period
- **Deductibles** apply, per plan benefit period, as indicated
- Using a non-participating (out-of-network) dentist may result in **balance billing**

	 DELTA DENTAL	Seton Hall University Group #07742-00001,00002 PPO Plus Premier™
	PPO Plus Premier Plan Group #07742-00001	Buy-Up Plan PPO Plus Premier Plan Group #07742-00002
Preventive & Diagnostic: Exams (twice per calendar year) Cleanings (twice per calendar year) Bitewing X-Rays (twice per calendar year) Full Mouth X-Rays (once per every three years) Fluoride Treatments (twice per calendar year, to age 19) Sealants Space Maintainers Periodic Maintenance	100%	100%
Basic: Fillings Simple Extractions Root Canals (Endodontics) Repair of Dentures Periodontics Oral Surgery	80%	80%
Major: Crowns & Gold Restorations Bridgework Full & Partial Dentures Implants	50%	80%
Annual Deductible Per Person Family Maximum Waived for Orthodontics Lifetime Maximum (per person)	\$1,500 \$300 \$100 50% \$1,000 (Children Only)	\$2,000 \$300 \$100 50% \$2,000 (Adult & Children)

Carryover Max™ 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 benefits from 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™ is easy and automatic.

- To qualify for Carryover Max™, 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™ benefit if less than half of the standard annual maximum is used in the prior benefit year.
- Carryover Max™ 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 \$1,000, and you use \$200, you can carry over \$200 (\$600 = 25% x \$2,000).
- The accumulated amount can never exceed your standard annual maximum.
- Standard annual maximum dollars are used first. Carryover Max™ 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.

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 benefits may be derived by utilizing the services of participating dentists.

Where the eligible patient is treated by a Delta Dental PPO™ 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 fixed 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 fixed 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.

Visit your own dentist, if you do not have a dentist, there is a directory available on our website at www.deltadental.com/DIC.

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 1-800-452-3933.

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.

3004

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 NJ, Inc.

DeltaCare USA[®] DMO Plan

Please click on the link below

[DeltaCare USA 14i](#)

Keep smiling

DeltaCare[®] USA



Dental benefits made easy!

When you enroll in a DeltaCare USA[®] plan, you'll choose a primary care dentist from our network of carefully screened, private-practice dentists. You must visit your primary care dentist to receive benefits.¹

- No restrictions on pre-existing conditions (except work in progress)
- Access to specialty care and out-of-area emergency care

A partner in oral health

Your DeltaCare USA plan encourages regular dental care with an extensive list of covered services to help you stay healthy.

- Low or no copayments for services like cleanings and exams

Budget-friendly costs

With your DeltaCare USA plan, there are no surprises. You'll know your copayments, and your out-of-pocket costs are clearly defined before treatment begins.

- No deductibles or maximums² for covered services
- Pay only your copayment (if any) at the time of treatment

Convenient services

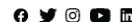
We make it easy for you — there are no claim forms to complete, and no plan ID card is required to receive treatment.

- Access plan information online
- Change your primary care dentist by phone or online

LEGAL NOTICES: Access federal and state legal notices related to your plan: [deltadentalins.com/about/legal/index-enrollee.html](#)
DeltaCare USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; AZ — Alpha Dental of Arizona, Inc.; CA — Delta Dental of California; AR, CO, IA, MI, MN, NC, ND, NE, NH, OK, OR, RI, SC, SD, VA, VT, WA, WI, WY — Dentegra Insurance Company; AK, CT, DC, DE, FL, GA, KS, LA, MS, MT, TN, WV — Delta Dental Insurance Company; HI, ID, IL, IN, KY, MO, ND, OH, TX — Alpha Dental Programs, Inc.; NY — Alpha Dental of New York, Inc.; UT — Alpha Dental of Utah, Inc.; NM — Alpha Dental of New Mexico, Inc.; NY — Delta Dental of New York, Inc.; PA — Delta Dental of Pennsylvania, Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products. Delta Dental is a registered trademark of Delta Dental Plans Association.

¹ Verify your selected DeltaCare USA primary care dentist before each appointment.

² Plans with an Accidental Injury Rider have a \$1,600 annual maximum for accidental injury. Consult your Evidence/Certificate of Coverage.



[deltadentalins.com/enrollees](#)

SCNSTD

Administered by Delta Dental Insurance Company

HL_DCU_NITIA_V23_W_EN_04.01.23_LTR



Benefit
Enhancements
for your
PPO Plus Premier plan

Carryover MaxSM (COM)

Allows members to carry over up to 25% of their unused annual maximum (up to \$500) in one year to increase benefits for the following year.

The accumulated amount can never exceed your standard annual maximum.

Who is eligible?

- Members who have had a preventive visit
- Members who have not used more than half of their regular plan maximum

See how Carryover Max works year over year
(based on a member's standard annual maximum amount of \$1,000):

Annual maximum	\$1,000	\$1,000	\$1,000	\$1,000
Carryover amount from previous year	N/A	\$150	\$150	\$50
Total benefits dollars available	\$1,000	\$1,150	\$1,150	\$1,050
Total claims paid*	\$400 (less than \$500)	\$800 (more than \$500)	\$1,100** (more than \$500)	\$300 (less than \$500)
Cleaning or oral exam during the prior year	Yes	Yes	Yes	Yes
Carryover amount earned	\$150	\$0	\$0	\$175
Accumulated Carryover Max total available***	\$150	\$150	\$50	\$225

* If you use less than one half of your standard annual maximum, then you are eligible for Carryover Max.

** In year three, the \$1,000 standard annual maximum was exceeded, but the member had enough Carryover Max dollars accumulated (\$150) to cover the additional \$100 cost.

*** If you fail to see a dentist at least once during the benefit year for an oral evaluation (exam) or prophylaxis (cleaning) and submit a claim to Delta Dental for that service, your accumulated Carryover Max will revert to zero and you will begin another accumulation process.

Oral Health Enhancement (OHE)

Helps members with a history of periodontal (gum) disease manage their oral and overall health

Allows up to two extra routine dental cleanings and/or periodontal maintenance procedures per benefit period in addition to the two provided by your plan, for a total of four.

Who is eligible for OHE?

- Members with a history of periodontal surgery or scaling and root planing

What do I need to do?

- Your dentist will need to submit evidence of having periodontal surgery or scaling and root planing for new Delta Dental members



Integrated Oral Health (IOH)

Enhances preventive benefits for those with qualifying systemic health conditions (i.e., diabetes, heart disease and pregnancy)

Allows up to two extra routine dental cleanings and/or periodontal maintenance procedures per benefit period in addition to the two provided by your plan, for a total of four.

Who is eligible for IOH?

- Members who have been diagnosed with diabetes and heart disease
- Members who are or become pregnant; IOH applies during the course of the pregnancy until delivery

What do I need to do?

- Ask your dentist to complete and sign an Integrated Oral Health Option Qualification form

Dental emergency? Use our Virtual Visits service!

Delta Dental Virtual Visits, delivered by TeleDentistry.com, provides 24/7 access to a dentist, 365 days a year, for our members.

You can use Delta Dental Virtual Visits when:

- having a dental emergency while on vacation, during holidays, or away from home
- needing access to a licensed dentist after hours or if your dentist is unavailable
- having a dental emergency and you do not have an established dentist

You should always try to access your regular dentist before using the Virtual Visits service.

To get started, call our 24/7 hotline at 866-443-1882 or visit www.DeltaDentalNJ.com/VirtualVisits



Delta Dental's Virtual Visits service is provided by TeleDentistry.com. This service is a covered benefit in most Delta Dental of NJ plans for currently enrolled members. Please note that a Virtual Visit is considered to be a "problem-focused exam" and counts as one of your annual examinations covered by your plan.

ID Cards



MEMBER NAME

Member ID: 1234567890

Group Name: YOUR COMPANY NAME

Number: XXXXX-XXXXX

Dedicated Phone#: 1-800-XXX-XXXX



Delta Dental ID card- PPO Plus Premier Plan

A welcome letter including two copies of your ID card will be mailed to your home address prior to January 1, 2024.

ID cards are printed with your name.

As of January 1st, you may download your ID card from our mobile-friendly website by registering at www.DeltaDentalNJ.com in our MySmile portal.

You may also email, or save this ID Card to your Apple Wallet, from our mobile app,

Click [here](#) for a sample of the welcome letter



Delta Dental's mobile app is optimized for iOS (Apple) and Android devices. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental.

Delta Dental ID card- DeltaCare USA DMO Plan

A welcome letter including two copies of your ID card will be mailed to your home address prior to January 1, 2024.

ID cards are printed with your name.

As of January 1st, you may download your ID card from our mobile-friendly website by registering at: www.deltadentalins.com/deltacare

Your ID cards are also available in the Mobile App

- Search 'Delta Dental' in the App Store or Google Play
- Our App is provided by Delta Dental Plans Association



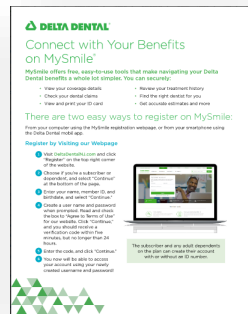
Click [here](#) for a sample of the welcome letter

Member experience

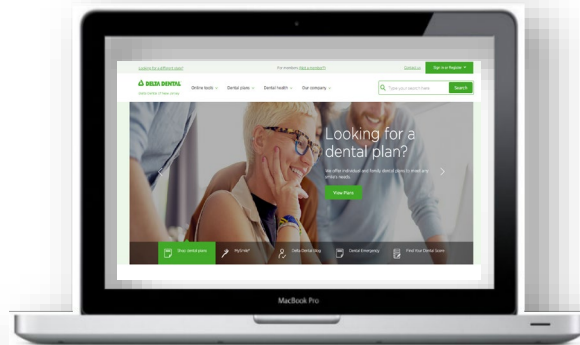


Delta Dental of NJ website- PPO Plus Premier Plan

- Register and log into your *My Smile*® account at [DeltaDentalNJ.com](https://www.DeltaDentalNJ.com) to access your dental benefits
- Use the same log in information to access your dental benefits information in the Delta Dental App
- Need a dentist? Click our 'Find a Dentist' to search for a dentist near you



Step-by-Step Member Registration



Watch this!

- [Navigating the website](#)
 - New Page
 - Member dashboard
 - Find and recommend a dentist
- [Your EOB Explained](#)
- [Why it pays to stay in network](#)

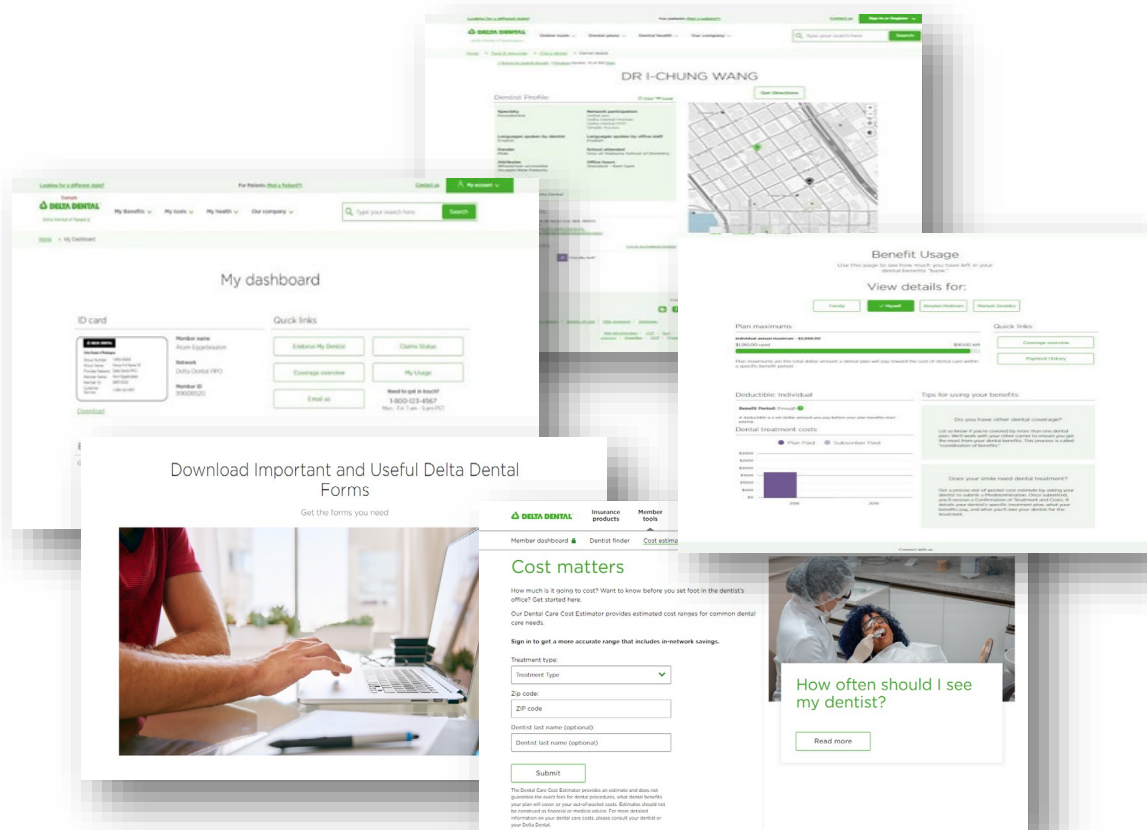
New Tools Make It Easier To Navigate Our Website

- Member Dashboard
- Dentist Finder*
- Benefit information
- Download Forms
- Cost Estimator

*When searching for an in-network dentist, you may choose:

- Delta Dental PPO network
- Delta Dental Premier network
- Delta Dental PPO Plus Premier

The Premier network is our largest nationwide network. The PPO network is slightly smaller, is also nationwide, and offers the deepest discounts for the most savings to you!



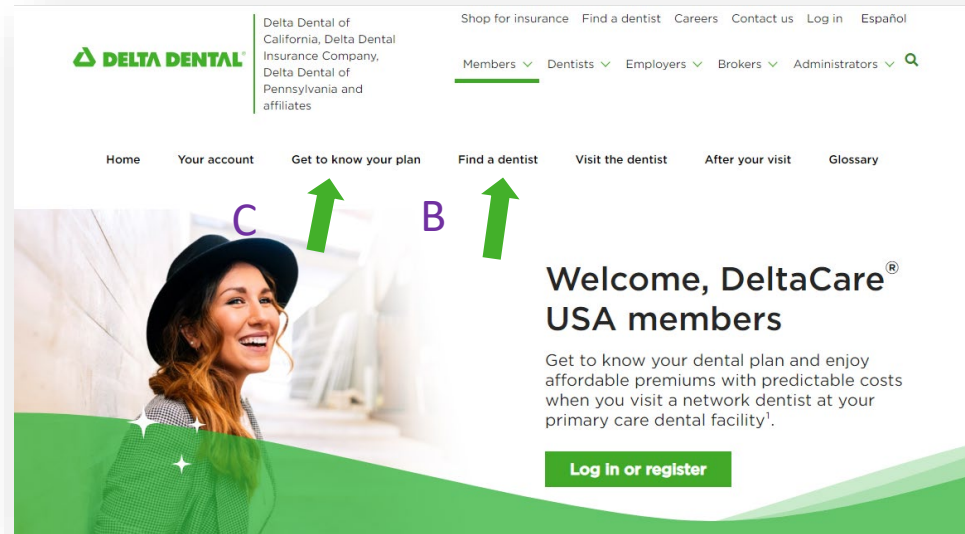
Delta Dental Insurance website - DeltaCare[®] USA DMO Plan

Enter deltadentalins.com/deltacare on your computer's browser.

Browse the features listed below. If you haven't already done so, register for Online Services. Already got an account? Log in!

Features:

- A. **Online Services** (register or log in): Look up your benefits and eligibility; view or change your primary care dentist; view or print your ID card
- B. **Find a DeltaCare USA dentist**
- C. **Get to know your plan**



Delta Dental contact information



Your resources – Connect with Delta Dental

Delta Dental PPO Plus Premier Plans

(Group # 07742)

Customer Service 800-452-9310

Website: www.deltadentalnj.com/SHU

- Call, go online or download our mobile app for these services:
 - Verify eligibility
 - View benefits
 - Look up claim payments
 - Find a dentist
 - Print an ID card – or have it on your phone
 - Cost Estimator – on mobile app

DeltaCare® USA DHMO Plan

(Group # 78998)

Customer Service 800-422-4234

Website: www.deltadentalins.com/deltacare

- Call, go online or download our mobile app for these services:
 - Verify eligibility
 - View benefits
 - View the assigned DeltaCare USA dentist for each family member
 - Find/change dentist
 - Print an ID card– or have it on your phone

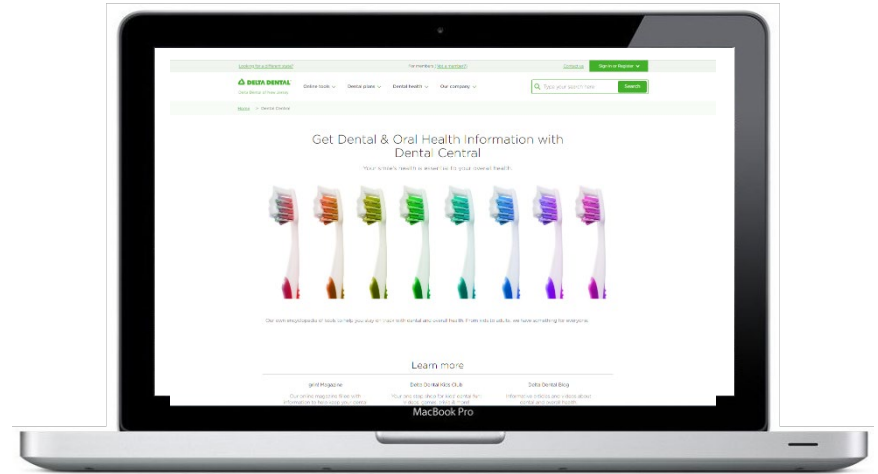
Oral Health Information



Oral health and wellness information

Your one-stop dental resource hub

- Library of articles on oral health & wellness
- Videos on dental topics
- Oral health risk assessment tool – MyDentalScore.com
- [Grin! Magazine – quarterly online wellness magazine](#)
- Resources on:
 - [Smoking Cessation](#)
 - [Hygiene Practices](#)
 - [Vegan Diet](#)



We want you to feel healthy and love your smile.

Taking good care of your teeth is an important part of taking good care of yourself.

- **Brush and floss** your teeth twice a day
- Go to the dentist **twice a year**
- If you have pain in your mouth, **don't delay**, visit your dentist
- Tell your dentist about any medical conditions you have **like diabetes, cardiac disease, or pregnancy**
- **Protect your teeth** from injury – wear a mouth guard when playing sports
- **Find a dentist that** is conveniently located for you that offers hours that work for you and your family

Additional plan information



PPO Plus Premier Plan click on the pages to download

DELTA DENTAL
Connect with Your Benefits on MySmile

MySmile offers the easy-to-use tools that make registering your Delta Dental benefits a whole lot simpler. You can't register...

- 1 Register on MySmile
- 2 Check your plan details
- 3 Register your dependent(s)
- 4 Register your dependent(s)
- 5 Find the right dentist for you
- 6 Get accurate estimates and more

There are two easy ways to register on MySmile:

From your computer using the MySmile desktop website or from your smartphone using the MySmile mobile app.

Register by visiting our Website

- 1 Go to my.dental.com and click "Register" in the right corner of the screen.
- 2 Register yourself, add a new or existing plan, and add your dependent(s).
- 3 Enter your name, member ID, and MySmile, and then "Continue".
- 4 Check your plan details and dependent(s) information. You can add or delete dependent(s) for all dependents. You can also add or delete your dependent(s) for each dependent.
- 5 Add a new dependent or delete a dependent. You can add a new dependent if you are no longer than 24 months old.
- 6 Add a new dependent or delete a dependent. You can add a new dependent if you are no longer than 24 months old.

The administrator and any adult dependents can register on MySmile from a desktop or mobile device.

MySmile will be able to access your account with your newly added dependent(s) and password.

Website Registration

DELTA DENTAL

No Plan ID Card? No Problem!

You don't need a plan ID card to receive your benefits. You can use your MySmile account to register on MySmile and provide your name, your date of birth, your member ID number, and the name of your employer.

Do you have dependents on your plan? Tell them to provide your claim details.

What is an ID Card anyway?

- 1 It's a card you can use to pay for your dental care.
- 2 It's a card you can use to pay for your dental care.
- 3 It's a card you can use to pay for your dental care.
- 4 It's a card you can use to pay for your dental care.

Download our ID Card app. It's available on the App Store and Google Play. You can also download our ID Card app on the MySmile mobile app.

MySmile will be able to access your account with your newly added dependent(s) and password.

ID Card

DELTA DENTAL

How to Find a Network Dentist

There are two easy steps to find a dentist in your area to using your computer or using your smartphone.

Access my.dental.com from your computer or from your smartphone.

- 1 Enter your city, zip code, or partial address.
- 2 Select a network.
- 3 Click "Search".

Find a Dentist

1 Enter your city, zip code, or partial address.

2 Select a network.

3 Click "Search".

Find a Dentist

DELTA DENTAL

Your Delta Dental PPO Plus Premier™ Plan At A Glance

Delta Dental PPO Plus Premier gives you access to approximately 164,000 participating dentists. Here's what your plan offers you and your family.

- 1 Choose dentists from the best dental network.
- 2 It's a great way to find a dentist in your network.
- 3 You'll receive a great dental savings plan.
- 4 You'll receive a great dental savings plan.
- 5 You'll receive a great dental savings plan.
- 6 You'll receive a great dental savings plan.

Our Premier network offers access to the most diverse network of dental services. You'll receive a great dental savings plan. You'll receive a great dental savings plan. You'll receive a great dental savings plan.

Delta Dental PPO Plus Premier offers you a great dental savings plan. You'll receive a great dental savings plan. You'll receive a great dental savings plan.

Delta Dental PPO Plus Premier offers you a great dental savings plan. You'll receive a great dental savings plan. You'll receive a great dental savings plan.

PPO Plus Premier At A Glance

DELTA DENTAL

How Does Dual Coverage Work?

We help members to have coverage under two dental plans. It's a great way to find a dentist in your network.

How It Works

When you have two dental plans, you can use both to pay for your dental care. You'll receive a great dental savings plan. You'll receive a great dental savings plan. You'll receive a great dental savings plan.

1. Primary insurance pays first.

2. Secondary insurance pays second.

3. Member pays out of pocket.

4. Member pays out of pocket.

Dual Coverage

DELTA DENTAL

Delta Dental Virtual Visits

Delta Dental Virtual Visits provides 24/7 access to dental care from a Delta Dental Virtual Visit dentist.

Delta Dental Virtual Visits provides 24/7 access to dental care from a Delta Dental Virtual Visit dentist.

Delta Dental Virtual Visits provides 24/7 access to dental care from a Delta Dental Virtual Visit dentist.

Delta Dental Virtual Visits provides 24/7 access to dental care from a Delta Dental Virtual Visit dentist.

Virtual Visits

PPO Plus Premier Plan [click on the pages to download](#)

Carryover Max™ puts your unused benefit dollars to work for you!



Carryover Max allows you to accumulate part of your unused benefit dollars from year to year into future years. Carriers use benefit dollars to reimburse your annual maximum and help pay for future covered services, such as dental, vision, and PPO claims.

It's easy to enroll!
Get your annual 1099-ES. That's it.

1. If you have a history of professional claims, the Oral Health Enhancement Option offers extra coverage each year to help protect your health.
2. We'll add that amount to your new year's carryover maximum for you (up to \$1,000).

How Carryover Max works:

1. If you have less than your yearly benefit amount on 12/31, the difference between your annual maximum and what you've utilized will be rolled over into the next year.
2. You can use that carryover amount to help pay for dental services, vision services, and PPO claims, just as you would your benefit dollars.

Here's an example of how Carryover Max has benefited your past year:

	Year 1	Year 2	Year 3	Year 4
Your standard annual maximum amount	\$1,000	\$1,300	\$1,600	\$1,900
Carryover amount from previous year	NA	\$275	\$550	\$825
Total benefit dollars available	\$1,000	\$1,575	\$2,150	\$2,725
Your total claims paid*	\$400	\$600	\$1,000†	\$1,200
Remaining in your available benefit dollar plan	NA	NA	NA	NA
Carryover amount earned	\$675	\$925	\$1,150	\$1,525
Accumulated Carryover Max total available	\$675	\$200	\$400	\$175

Carryover Max increases your dental benefit value!
You can now benefit by enrolling and receiving your dental care, as well as in the event of a dental claim you don't expect to file. You need dental, then you need them.

***Options already used. Carryover Max™ For more details on qualifications and rules, go to our website at [www.deltadental.com](#)**

DELTA DENTAL

DELTA DENTAL Good Health Starts with a Healthy Mouth

If you have a history of professional claims, the Oral Health Enhancement Option offers extra coverage each year to help protect your health.

Whether you've already visited the dentist, the annual Oral Health Enhancement Option offers extra coverage each year to help protect your health.

How the Oral Health Enhancement Option works:

1. If you have less than your yearly benefit amount on 12/31, the difference between your annual maximum and what you've utilized will be rolled over into the next year.
2. You can use that carryover amount to help pay for dental services, vision services, and PPO claims, just as you would your benefit dollars.

Here's an example of how Carryover Max has benefited your past year:

DELTA DENTAL

DELTA DENTAL Oral Health Enhancement

The Oral Health Enhancement Option provides up to five additional dental coverage or periodontal maintenance procedures (in any combination) per benefit period for members and dependents who have been treated for periodontal disease by a licensed dentist or periodontist. **See employer or group agent for the Oral Health Enhancement Option to be eligible for these extra benefits.**

If you completed your periodontal treatment before enrolling with Delta Dental of New Jersey/Delta Dental of Connecticut, you may qualify for a period of coverage. You do not have to be in the middle of your dental work at the time of enrollment. You may qualify for coverage if you have completed your periodontal treatment and your dentist has signed a letter of recommendation for the Oral Health Enhancement Option. You may also qualify for coverage if you have completed your periodontal treatment and your dentist has signed a letter of recommendation for the Oral Health Enhancement Option.

Member Information:

Dental Information:

Services received (check all that apply):

Member Signature:

Date:

See completed, please return to Delta Dental:

Phone Call Customer Service at 800-452-8878

DELTA DENTAL

DELTA DENTAL Good Health Starts with a Healthy Mouth

Receiving an oral inspection helps with extra dental coverage.

Some medical conditions are likely to gain dental. Delta Dental's Integrated Oral Health Option may increase the way that your health insurance provider covers dental.

The Integrated Oral Health Option offers you the highest dental benefit available. Maintenance procedures are typically covered instead of the usual free cleanings are not.

Are you eligible for extra dental coverage?
You're eligible if you have been diagnosed by your physician as having any of the following conditions:

- Diabetes
- Heart Disease
- Phenylketonuria

What you need to do next:
As your physician to complete and sign the Integrated Oral Health Qualification form, which can be downloaded from our Home page at [deltadental.com](#).

The completed form can be mailed, emailed, or sent to Delta Dental:

Delta Dental of Connecticut
1155 N. 100th
Litchfield, NJ 07039

Delta Dental of Connecticut
1155 N. 100th
Litchfield, NJ 07039

Phone Call Customer Service at 800-452-8878

DELTA DENTAL

DELTA DENTAL Integrated Oral Health Option

The Integrated Oral Health Option provides up to five additional dental coverage or periodontal maintenance procedures (in any combination) per benefit period for members and dependents with diabetes, cardiovascular disease, or who are pregnant. **Your employer or group must offer the Integrated Oral Health Option to be eligible for these extra benefits.**

Member Information:

Physician Information:

Diagnosis (check all that apply):

Member Signature:

Date:

See completed, please return to Delta Dental:

Phone Call Customer Service at 800-452-8878

DELTA DENTAL

CarryOver Max

Oral Health Enhancement

OHE Qualification Form

Integrated Oral Health

IOH Qualification Form

DeltaCare USA DMO Plan [click on the pages to download](#)



Elevate Your Smile
8 ways to make the most of your dental plan

1. Visit your DeltaCare USA dentist. You must visit your selected DeltaCare USA primary care dentist to receive benefits under your plan. You can check your dentist at [deltahealth.com](#) or by calling Customer Service.
2. Don't miss a routine dental exam when you visit the dentist. Primary preventive care, such as a dental exam and X-rays, is covered 100% of the cost. These services can help catch problems before they become more serious and expensive.
3. Set up an online account. You can manage your plan, schedule appointments, and get information about your plan. You can also receive reminders and alerts about your plan.
4. Take advantage of the DeltaCare USA network. The DeltaCare USA network includes over 100,000 dentists and dental services. You can find a dentist in the DeltaCare USA network at [deltahealth.com](#).

Newly covered?
Visit [deltahealth.com/benefits](#)



Maintain your smile
Visit the dentist for preventive care

Did you know that your plan covers diagnostic and preventive services with no copayment required?

Each calendar year, your DeltaCare USA plan covers the following:

1. Dental exams
2. Routine cleanings
3. Fluoride treatments (to age 19)
4. Sealants (until age 19)
5. Emergency visits

Here are the great advantages to visiting your dentist twice a year:

1. Prevent gum disease
2. Detect cavities early
3. Eliminate bad breath
4. Monitor health for signs of oral and systemic disease
5. Make the most of your dental benefits

For more information about your plan, visit [deltahealth.com](#) or call 800-422-4234. For dental health-related tips, visit [deltahealth.com/benefits](#)



Resources at your fingertips
Go online to manage your plan

Whether you need to check your benefits or select a new dentist, you can do it all with Delta Dental's online tools.

Create an account

What you can do:

- Check your plan details and eligibility
- Review claim history
- Download plan documents
- Find an in-network dentist
- View your member ID card or print a member card
- Update your settings to preferences

Try it out: Go to [deltahealth.com](#) and choose Log In to create an account or log in to your existing account.

Try it out: Go to [deltahealth.com](#), enter your address or ZIP code and select your network. Find from which network to choose Log In to your account first and follow the prompts to find a dentist.

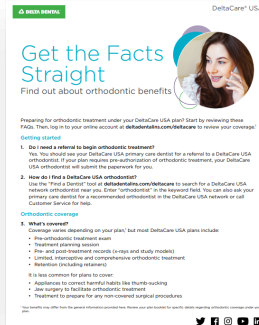
What you can do:

- Search by specialty, specialty, language, location, extended office hours, and whether accessibility and more.
- Review site ratings and reviews from real patients, and check out DeltaDental scores for an objective quality measure based on actual claims data.

Elevate Your Smile

Maintain your Smile

Resources at your fingertips



Get the Facts Straight
Find out about orthodontic benefits

Requesting for orthodontic treatment under your DeltaCare USA plan? Start by reviewing these FAQs. Then, log in to your online account at [deltahealth.com/deltacare](#) to review your coverage!

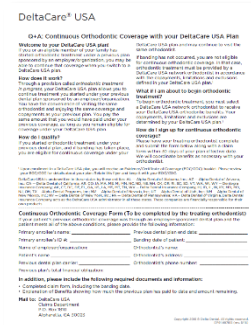
Getting started

1. Do I need a referral to begin orthodontic treatment? Yes, you should see your DeltaCare USA primary care dentist for a referral to a DeltaCare USA orthodontist. If your plan requires pre-authorization of orthodontic treatment, your DeltaCare USA orthodontist will assist in the process for you.
2. How do I find a DeltaCare USA orthodontist? Use the "Find a Doctor" tool at [deltahealth.com/benefits](#) to search for a DeltaCare USA network orthodontist near you. Enter "orthodontist" in the keyword field. You can also ask your primary care dentist for a recommended orthodontist in the DeltaCare USA network or call Customer Service for help.

Orthodontic coverage

1. What's covered? Coverage varies depending on your plan, but most DeltaCare USA plans include:
 - Pre-orthodontic treatment exam
 - Treatment planning session
 - Pre- and post-treatment X-rays (digital and film models)
 - Limited, non-surgical and comprehensive orthodontic treatment
 - Retention (retaining appliances)
- It is not common for plans to cover:
 - Appliances to correct harmful habits like thumb sucking
 - Jaw surgery to facilitate orthodontic treatment
 - Treatment to prepare for any non-covered surgical procedures

DeltaCare USA Plan. For more information, visit [deltahealth.com/benefits](#). © 2019 Delta Dental USA. All rights reserved.



DeltaCare USA
DeltaCare Orthodontic Coverage with your DeltaCare USA Plan

How does it work?
To qualify for orthodontic treatment, you must first see your DeltaCare USA primary care dentist for a referral to a DeltaCare USA orthodontist. If your plan requires pre-authorization of orthodontic treatment, your DeltaCare USA orthodontist will assist in the process for you.

How do I qualify?
DeltaCare USA orthodontic coverage is available to members under your DeltaCare USA plan who are under the age of 19 and are living in the United States.

What's covered?
Coverage varies depending on your plan, but most DeltaCare USA plans include:

- Pre-orthodontic treatment exam
- Treatment planning session
- Pre- and post-treatment X-rays (digital and film models)
- Limited, non-surgical and comprehensive orthodontic treatment
- Retention (retaining appliances)

What's not covered?
It is not common for plans to cover:

- Appliances to correct harmful habits like thumb sucking
- Jaw surgery to facilitate orthodontic treatment
- Treatment to prepare for any non-covered surgical procedures

How do I find a DeltaCare USA orthodontist?
Use the "Find a Doctor" tool at [deltahealth.com/benefits](#) to search for a DeltaCare USA network orthodontist near you. Enter "orthodontist" in the keyword field. You can also ask your primary care dentist for a recommended orthodontist in the DeltaCare USA network or call Customer Service for help.

Orthodontic Coverage Form (OCF) to be completed by the treating orthodontist

Member name: _____
 Member ID #: _____
 Primary care physician: _____
 Date of referral: _____
 Date of treatment start: _____
 Date of treatment end: _____
 Date of retention start: _____
 Date of retention end: _____

Orthodontic Coverage Form (OCF) to be completed by the treating orthodontist

Member name: _____
 Member ID #: _____
 Primary care physician: _____
 Date of referral: _____
 Date of treatment start: _____
 Date of treatment end: _____
 Date of retention start: _____
 Date of retention end: _____

DCUSA Orthodontic Benefits

Ortho Takeover Form



Thank you!