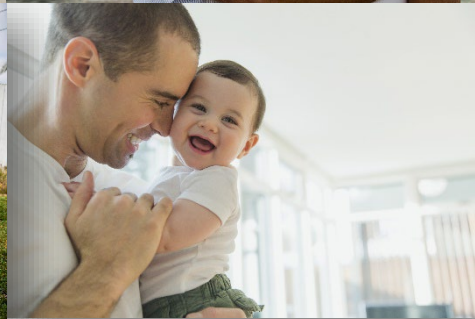


Suburban Propane

Your 2025 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
 - Special Healthcare
- 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 DHMO Network

DeltaCare[®] USA (DCUSA) – National Network

- Dental HMO plan with no deductibles, maximums or claim forms
- Requires selection of primary care dentist
- Adult and child orthodontics
- You pay set copayments for procedures, including orthodontia

Your Dental Plan Options



What's New for 2025....

- Periodontal Maintenance is now covered at 100% coinsurance instead of 80% on the PPO Plus Premier Plan

PPO Plus Premier Plan

Please 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 Premier™ & Delta Dental PPO™ Dentists	Non-participating Dentists
Preventive & Diagnostic * Exam (2 per calendar year) * Cleanings (2 per calendar year- Periodontal maintenance included in frequency) * Bleeding x-rays (2 per calendar year for age 18 and under; 1 per calendar year 19 and up) * Fluoride Treatment (2 per calendar year; children to age 23) * Sealants, Space Maintainers	100%	100%
Remaining Basic * Fillings, Extractions, Endodontics (root canal) * Periodontics, Oral Surgery, Repair of Dentures, Crown repairs	80%	80%
Crowns & Prosthodontics * Crowns, Gold Restorations (over natural teeth) * Bridgework, Full & Partial Dentures	60%	50%
Implants	50%	40%
Calendar Year Maximum (per person)	\$1,250	\$1,250
Calendar Year Deductible (Waived on Preventive & Diagnostic, applies for Remaining Basic, Crowns & Prosthodontics, and Orthodontics) * Per Person * Family Aggregate Deductible	\$50 \$150	\$100 \$300
Orthodontic Benefits, full comprehensive treatment (child only) Lifetime Maximum (per person)	50% \$1,500	50% \$1,500

Carrierover 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 limit into the next year, and beyond. You can accumulate part of your unused benefit dollars from a healthy year and use for services such as bridges, crowns, and root canals.

Carrierover Max™ is easy and automatic.

- To qualify for Carrierover Max™, you must receive at least one cleaning or one oral exam during the plan year. If you do not 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 carrierover will be lost.
- A covered person is eligible for the Carrierover Max™ benefit if less than half of the standard annual maximum is used in the prior benefit year.
- Carrierover 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 (25% x \$200).
- The accumulated amount can never exceed your standard annual maximum.
- Standard annual maximum dollars are used first. Carrierover 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 benefits 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 a participating dentist.

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.deltadentalnj.com.

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 1-866-328-1292.

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.

effective 1/1/25

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 16A](#)

Benefit highlights

DeltaCare[®] USA



DeltaCare USA¹ offers you straightforward and affordable care from a trusted in-network dentist that you choose.² You know everything your plan covers and what each procedure costs. No surprises.

Comprehensive coverage

- Coverage for 350+ procedures
- Regular preventive care at low or no cost to help stop serious problems from developing
- Specialist services for oral surgery, endodontics, orthodontics, periodontics and pediatric dentistry

Budget-friendly

- No deductibles or maximums³ for covered services
- Transparent out-of-pocket costs listed in your plan booklet or online account⁴

- All-inclusive copayments (no material or lab fees)
- Cleanings and exams covered at low or no cost

Large network of quality dentists

Delta Dental is a leading national carrier that offers a large network of high-quality and rigorously vetted dentists to choose from.

Convenient services

We make it easy for you — your DeltaCare USA network dentist will take care of all the paperwork, and no ID card is required to receive treatment.⁵

LEGAL NOTICES: Access federal and state legal notices related to your plan: [deltadentalins.com/about/legal/index-enrollsee.html](#)

¹ 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, MA, ME, 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, IL, IN, KY, MD, MO, NJ, OH, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of Nevada, 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.

² Verify your selected DeltaCare USA general dentist before each appointment.

³ Plans with an Accidental Injury Rider have a \$1,600 annual maximum for accidental injury. Consult your Evidence/Certificate of Coverage.

⁴ State-specific exceptions may apply.

⁵ Delta Dental Insurance Company provides benefits as a Prepaid Limited Health Services Organization as described in Chapter 636 of the Florida Statutes.

[deltadentalins.com/members](#)

SCNUST

Administered by Delta Dental Insurance Company

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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.

Special Health Care Needs

What is included?

- Additional dental examinations and/or consultations that can be beneficial prior to treatment to help patients learn what to expect and what is needed for a successful dental appointment.
- Up to four total dental cleanings in a benefit year.
- Treatment delivery modifications (including anesthesia) necessary for dental staff to provide oral health care for patients with sensory sensitivities, behavioral challenges, severe anxiety, or other barriers to treatment.

How do I/my spouse/my dependent use this benefit?

Members with a qualifying special health care need should let their dentist know that their group Delta Dental plan includes the Special Health Care Needs Benefit and that they have a qualifying special health care need.



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, for new members.

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 ID Card – DeltaCare USA DMO Plan

A welcome letter including two copies of your ID card will be mailed to your home address for new members.

ID cards are printed with your name.

As of your coverage effective date, you may download your ID card from our mobile-friendly website by registering at www.deltadentalins.com/deltacare

Your assigned Primary Care Dentist will be indicated within the Welcome Letter if you selected one in advance.

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

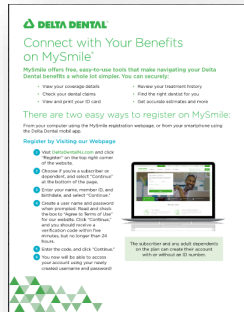


Member experience



PPO Plus Premier Plan -Delta Dental of NJ website

- 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

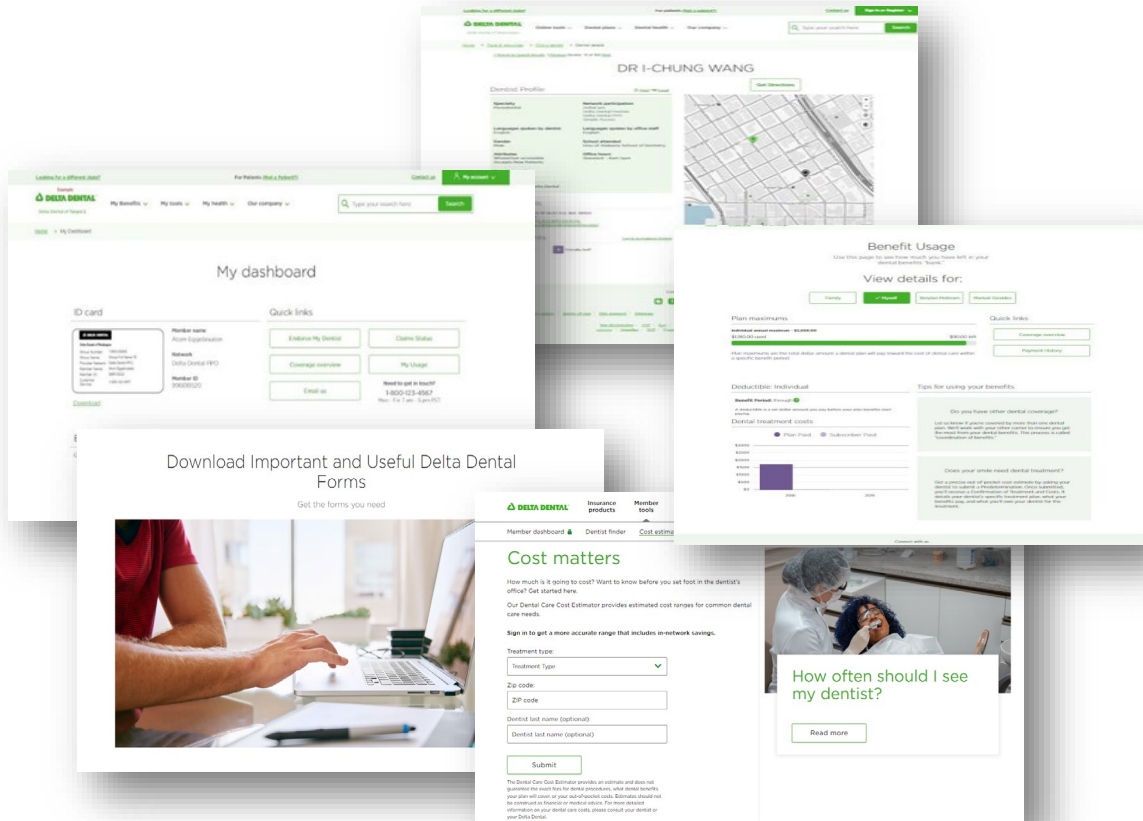


Watch this!

- [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!

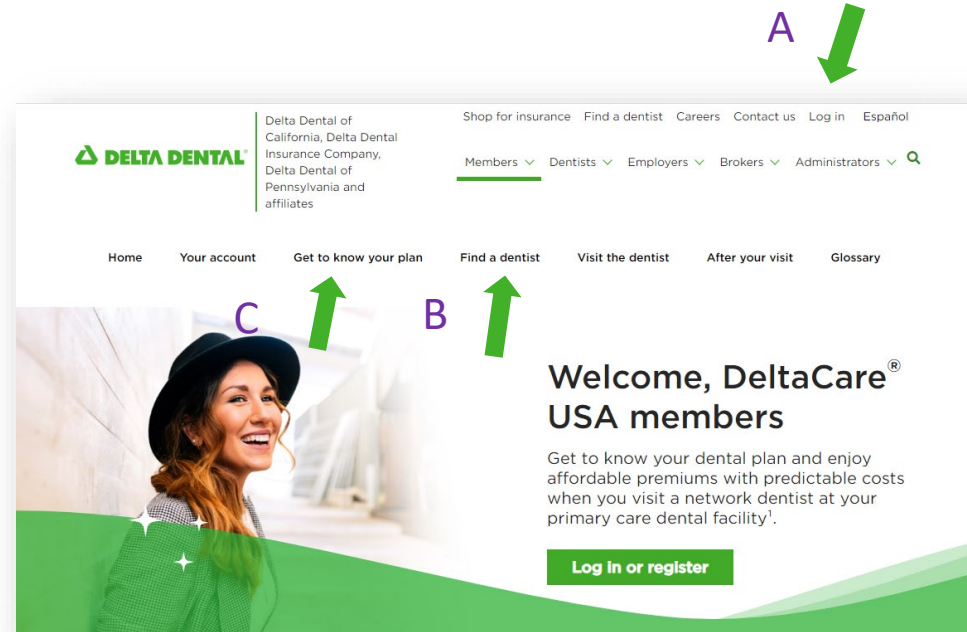
DeltaCare® USA DMO Plan -Delta Dental Insurance website

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 Plan

(Group # 09630)

Customer Service 866-328-1292

Website: www.deltadentalnj.com/suburbanpropane

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

DeltaCare® USA DHMO Plan -16A

(Group #79359)

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

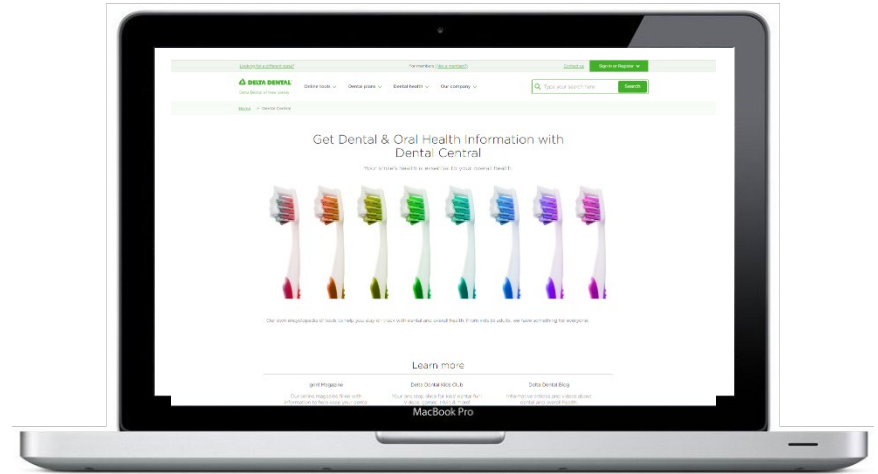
Oral Health Information



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](https://www.mydentalscore.com)
- [Grin! Magazine](https://www.grinmagazine.com) – 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

DELTA DENTAL
Connect with Your Benefits on MySmile[™]
 MySmile offers three convenient tools that make navigating your Delta Dental benefits a whole lot simpler. You can securely:

- Review your coverage details
- Check your annual claims
- View your dental visits
- Review your member history
- Fasten your braces for you
- File your claims online or in-store


There are two easy ways to register on MySmile:

From your computer, using the MySmile registration webpage, or from your smartphone using the MySmile mobile app.

Register by visiting our website:

- 1 Visit DeltaDental.com and select "Register" on the top right corner of the website.
- 2 Choose if you're a subscriber or dependent, and click on "Get Started" at the bottom of the page.
- 3 Enter your name, member ID, and email address, and select "Continue".
- 4 Double-check your email address and click on "Agree to the Terms of Use" to see our EULA ("EULA").
- 5 Select your email address and confirm that you wish to register for MySmile.
- 6 Enter the code and click "Continue".

MySmile will be able to receive your annual claims and provide the following services and benefits:



The subscriber and any adult dependents on the plan can access MySmile with or without an ID number.

Website Registration

DELTA DENTAL
No Plan ID Card? No Problem!
 You don't need a plan ID card to receive services from your dentist.

Just tell your dental office that you're covered by Delta Dental 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 plan details.

When an ID Card arrives?

Print out your ID card using the QR code or scan it with the Delta Dental mobile app.

Download our app:
 Scan the QR code or search for "Delta Dental" in the App Store or Google Play.

Call 1-800-452-4600 for more information or to report a missing ID card.




1-800-452-4600

ID Card

DELTA DENTAL
How to Find a Network Dentist
 There are three easy ways to find a dentist in your area—by using your computer or using your smartphone.

Access DeltaDental.com/Find from your computer in four easy steps:

- 1 Enter your city, zip code, or partial address.
- 2 Select the distance you wish to travel.
- 3 Select a network.
- 4 Click "Search".



Find a Dentist

1 2 3 4

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 75,000 participating dentists. Here's what your plan offers you and your family:

- Choose dentists from our great dental network.** Our PPO network gives you the biggest selection of dental care providers in your area. You can choose from participating dentists in your area.
- It's up to you to see if your dentist is in our network.** We have a convenient "Check a Dentist" tool at DeltaDental.com that lets you search for dentist participating dentists in your area.
- No more hassles to file for billing payments.** Your participating Delta Dental will submit your claims for you, so you may need to submit a claim only if you're not in our network.
- Don't let your PPO or Premier network be your only dental provider.** You may still see your dentist even if they're not in our network.
- Enjoy access to great benefits.** You can get important help if your dentist coverage at the MySmile[™] virtual benefits center. Visit us online at MySmile.com to register and login.

DELTA DENTAL

PPO Plus Premier At A Glance

DELTA DENTAL
Delta Dental Virtual Visits
 (limited by Telehealth usage)
 Conveniently access a dentist at any time for consultations or dental emergencies.



Delta Dental Virtual Visits, offered by TelehealthExpress, provides 24/7 access to a dentist. We have a team of dentists on hand to help you with:

- Dental emergencies
- Second opinions
- Pre-visit consultations
- Pre-operative and post-operative care
- Post-operative care
- Pre-visit consultations
- Pre-operative and post-operative care
- Post-operative care

For emergency or after-hours dental care, members should call 1-800-452-4600 for more information or to report a missing ID card. Delta Dental Virtual Visits are not available for:

- Routine dental care
- Routine dental care
- Routine dental care

For more information, visit DeltaDental.com/VirtualVisits.

Virtual Visits

DELTA DENTAL
An additional benefit when you need it: The Special Health Care Needs Benefit from Delta Dental



For 6.5 million people in the U.S. with intellectual or developmental disabilities, oral health care can be inaccessible or overwhelming. Delta Dental is changing that.

Who qualifies for this benefit?

- Individuals who are 18 years of age or older and who are covered by Delta Dental.
- Individuals who are 18 years of age or older and who are covered by Delta Dental.

What is included?

- Additional dental services and/or consultations that are deemed medically necessary to help identify needs that may not be met by a general dentist.
- Additional dental services and/or consultations that are deemed medically necessary to help identify needs that may not be met by a general dentist.

How do you qualify? (dependent on the benefit)

- Members with a qualifying special health care need must first be identified by a qualified professional.
- To track your benefit utilization, we request you report your special health care needs to Delta Dental.

For more information, visit DeltaDental.com/SpecialHealthCareNeeds.

DELTA DENTAL

Special Healthcare

PPO Plus Premier Plan- click on the pages

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. Carryover Max benefit allows you to use your unused benefit for future covered services, such as dental, vision, and FSA claims.

It's easy to qualify!

1. If you are currently on your plan, you are eligible to enroll in Carryover Max.
2. We'll add that amount to your next year's accumulated benefit for you to spend in 2024.

How Carryover Max works

1. If you are currently on your plan, you are eligible to enroll in Carryover Max.
2. We'll add that amount to your next year's accumulated benefit for you to spend in 2024.
3. Unused carryover amounts will automatically roll over to your 2024 annual dollar limit. You can use the Carryover Max benefit for dental, vision, and FSA claims.
4. Unused carryover amounts will automatically roll over to your 2024 annual dollar limit. You can use the Carryover Max benefit for dental, vision, and FSA claims.

Here's an example of how Carryover Max is rolled over each year:

	Year 1	Year 2	Year 3	Year 4
Your standard annual maximum amount	\$1,000	\$1,000	\$1,000	\$1,000
Carryover amount from previous year	NA	\$275	\$550	\$825
Total benefit dollars available	\$1,000	\$1,275	\$1,550	\$1,825
Your total claims paid	\$450	\$600	\$1,000	\$200
Carryover roll over ending the prior year	NA	NA	NA	NA
Carryover amount earned	\$575	\$825	\$1,100	\$175
Accumulated Carryover Max total available	\$575	\$1,400	\$2,500	\$175

Carryover Max increases your dental benefit value
You can now flexibly allocate and use your unused benefit dollars for your dental care, as well as in the event of need for vision, vision, and FSA claims. You can use the Carryover Max benefit for dental, vision, and FSA claims.

Questions about Carryover Max? For more details on qualifications and rules, go to our [website](#) or call **800-842-8100**.

DELTA DENTAL

DELTA DENTAL Good Health Starts with a Healthy Mouth



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

Regular cleanings are essential to prevent the disease from progressing. The 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 a history of periodontal disease, the Oral Health Enhancement Option offers extra coverage each year to help protect your health.
2. Regular cleanings are essential to prevent the disease from progressing. The Oral Health Enhancement Option offers extra coverage each year to help protect your health.
3. If you have a history of periodontal disease, the Oral Health Enhancement Option offers extra coverage each year to help protect your health.
4. Regular cleanings are essential to prevent the disease from progressing. The Oral Health Enhancement Option offers extra coverage each year to help protect your health.

DELTA DENTAL

DELTA DENTAL Oral Health Enhancement

The Oral Health Enhancement Option provides up to two additional dental cleanings or periodontal maintenance procedures for any combination per benefit period for members and dependents who have been treated for periodontal disease by a licensed dentist or periodontist. **Your employer or group must offer the Oral Health Enhancement Option to be eligible for these extra benefits.**

How the Oral Health Enhancement Option works

1. If you completed your periodontal treatment before coverage began with Delta Dental of New Jersey/Delta Dental of Connecticut, you may be eligible for coverage. You will also be in line for these benefits.
2. Dental visits for your periodontal health from your primary dental provider, center that treats the disease, or any dental provider or specialist (including oral surgery) are covered.
3. These oral benefit credits will be applied to the first two dental visits you received periodontal surgery or periodontal scaling and root planing.
4. These oral benefit credits will be applied to the first two dental visits you received periodontal surgery or periodontal scaling and root planing.

Member information:

Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Telephone: _____
 E-mail: _____

Dental information:

Member ID: _____
 Group ID: _____
 Plan: _____
 Service received (check all that apply):
 Periodontal maintenance
 Periodontal surgery
 Periodontal scaling and root planing
 Periodontal surgery and root planing
 Date: _____

Signatures:


Member signature: _____ Date: _____
 Provider signature: _____ Date: _____

One completed, please return to Delta Dental:

Mail: P.O. Box 10100 • Newark, NJ 07102
800-842-8100
 Monday-Friday, 8:00 a.m. - 8:00 p.m. ET
 Friday 8:00 a.m. - 10:00 p.m. ET

DELTA DENTAL

DELTA DENTAL Good Health Starts with a Healthy Mouth



Protecting at-risk members' health starts with dental cleanings.

Some medical conditions are linked to gum disease. Delta Dental's Integrated Oral Health Option may increase at-risk for just members better manage their oral health and reduce their dental costs.

How the Integrated Oral Health Option works

1. If you are currently on your plan, you are eligible to enroll in the Integrated Oral Health Option.
2. We'll add that amount to your next year's accumulated benefit for you to spend in 2024.

Who is eligible for extra dental cleanings?

Members with Diabetes, Heart Disease, or Prevalence of Oral Disease.

Diabetes **Heart Disease** **Prevalence of Oral Disease**

Who is eligible to be added?

As your physician completes and signs the Integrated Oral Health Qualification Form, which will be forwarded from your Primary Care or Specialist Office.

The completed form can also be mailed, emailed, or hand to Delta Dental.

Delta Dental of Connecticut 877-363-4100
 P.O. Box 10100
 Little Rock, AR 72203

Delta Dental of New Jersey 877-363-4100
 P.O. Box 10100
 Little Rock, AR 72203

Questions? Please call Customer Service at **800-842-8100**.
 Monday-Thursday, 8:00 a.m. - 8:00 p.m. ET
 Friday, 8:00 a.m. - 10:00 p.m. ET

DELTA DENTAL

DELTA DENTAL Integrated Oral Health Option

The Integrated Oral Health Option provides up to two additional dental cleanings 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:

Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Telephone: _____
 E-mail: _____

Physician information:

Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Telephone: _____
 E-mail: _____

Diagnosis (check all that apply):

Diabetes
 Heart Disease
 Prevalence of Oral Disease

Physician signature: _____ Date: _____

One completed, please return to Delta Dental:

Mail: P.O. Box 10100 • Newark, NJ 07102
877-363-4100

DELTA DENTAL

CarryOver Max

Oral Health Enhancement

OHE Qualification Form

Integrated Oral Health

IOH Qualification Form



DeltaCare USA DMO Plan- click on the pages

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

1. With your DeltaCare USA benefit, you must visit your selected DeltaCare USA primary care dentist to receive dental care. You can check your dentist at deltaonline.com or by calling Customer Service.
2. Don't miss a minute, just 15 minutes when you need an urgent dental procedure. You can visit your selected DeltaCare USA primary care dentist or visit an urgent care dental clinic. If your family members are covered under your plan, they will typically provide your information.
3. There are no copays, limits, or deductibles for your emergency dental care. You can visit your selected DeltaCare USA primary care dentist or visit an urgent care dental clinic.

Newly covered?
Visit deltaonline.com/welcome

Elevate Your Smile

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. 2 dental exams
- 2. 2 routine cleanings
- 3. Fluoride treatments (to age 19)
- 4. Sealants (to age 19)
- 5. Emergency X-rays

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 deltaonline.com or call 800-422-4234. For dental health-related tips, visit deltaonline.com/benefits

Maintain your Smile

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 ID
- Update your settings to preferences

Try it out: Go to deltaonline.com and choose Log in to create an account or log in to your existing account.

Find an in-network dentist

What you can do:

- Search by specialty, specialty, language spoken, extended office hours, and whether accessibility and more.
- Browse title ratings and reviews from real patients, and check out DeltaDial scores for an objective quality metric based on actual claims data.

Try it out: Go to deltaonline.com, enter your address or ZIP code and select your network, and from which network to choose. Log in to your account first and follow the prompts to find a dentist.

Resources at your fingertips

Get the Facts Straight
Find out about orthodontic benefits

Preparing for orthodontic treatment under your DeltaCare USA plan? Start here by reviewing these FAQs. Then, log in to your online account at deltaonline.com/deltaonline 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 DeltaCare USA orthodontist. If your plan requires pre-authorization of orthodontic treatment, your DeltaCare USA orthodontist will assist the paperwork for you.
2. **How do I find a DeltaCare USA orthodontist?**
Use the "Find a Doctor" tool on [deltaonline.com](http://deltaonline.com/deltaonline) to search for a DeltaCare USA network orthodontist near you. Enter "orthodontist" in the keyword field. You can also use your primary care dentist for a recommended orthodontist in the DeltaCare USA network or call Customer Service for help.

Orthodontic coverage

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

- One orthodontic treatment exam
- Treatment planning session
- All orthodontic treatment (braces and clear aligners)
- Limited, non-surgical and comprehensive orthodontic treatment
- Limited (depending on plan)

It is less common for plans to cover:

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

Remember to check your plan details for any non-covered surgical procedures.

DCUSA Orthodontic Benefits

DeltaCare USA

DeltaCare Orthodontic Coverage with your DeltaCare USA Plan

Benefits to your DeltaCare USA Plan
This plan provides coverage for orthodontic treatment for you and your dependent children who are under the age of 21. Coverage is provided for orthodontic treatment for you and your dependent children who are under the age of 21. Coverage is provided for orthodontic treatment for you and your dependent children who are under the age of 21.

How does it work?
To qualify for orthodontic coverage, you must be a member of the DeltaCare USA plan and your dependent children must be under the age of 21. Coverage is provided for orthodontic treatment for you and your dependent children who are under the age of 21.

How do I qualify?
You must be a member of the DeltaCare USA plan and your dependent children must be under the age of 21. Coverage is provided for orthodontic treatment for you and your dependent children who are under the age of 21.

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

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

Member's name (Last, First, Middle Initial)	Member's date of birth
Member's address (Street, City, State, ZIP)	Member's phone number
Member's occupation	Member's employer
Member's date of enrollment	Member's date of termination
Member's date of last payment	Member's date of last payment
Member's date of last payment	Member's date of last payment

By additional, please indicate the following required documents and information:

- Completed CO Form, including the scanning data.
- Completed CO Form, including the scanning data.
- Completed CO Form, including the scanning data.

Plan ID: DeltaCare USA
DCA-USA-2024
Approved in CA, DC, DC

Ortho Takeover Form

Thank you!