

Seton Hall University
Group # 07742 - Delta Dental PPO Plus Premier™;
Group 78998 - DeltaCare® USA DHMO

You have two plan options: Delta Dental PPO Plus Premier uses both Delta Dental's Premier and PPO networks. Your out of pocket costs will be lowest when using dentists that participate in either of these networks. DeltaCare USA is a DHMO plan that requires selection of a participating DeltaCare USA dentist.	In-Network	Out-of-Network	DeltaCare® USA DHMO
	If a Delta Dental PPO Plus Premier™ Dentist is Used	If an out of network dentist is used	DeltaCare Plan 14A***
Preventive & Diagnostic Exams Cleanings, Bitewing X-Rays Fluoride Treatments (Frequency limitations apply) Sealants Space Maintainers	100%	100%	No Cost (no frequency) No Cost (once per six months) No Cost (once per six months, age 19) \$10 per tooth (to age 16) \$12.00 - \$70.00
Basic Fillings Simple Extractions Root Canals (Endodontics) Periodontics Oral Surgery	80%	80%	No Cost - \$85.00 \$5.00 - \$130.00 \$110.00 - \$380.00 No Cost - \$345.00 No Cost - \$130.00
Major Crowns & Gold Restorations Bridgework Full & Partial Dentures Repair of Dentures Implants	50%	50%	\$160.00 - \$380.00 \$170.00 - \$380.00 \$335.00 - \$415.00 \$25.00 - \$50.00 \$1,025***
Annual Maximum (per person)	\$ 1,500	\$ 1,500	Not Applicable
Annual Deductible Per Person Family Maximum Waived for	\$50 \$100 Preventive & Diagnostic	\$50 \$100 Preventive & Diagnostic	Not Applicable Not Applicable
Orthodontics (Children Only to age 26) Lifetime Maximum (per person) DHMO – Child/Adult Orthodontics	50% \$ 1,000	50% \$ 1,000	\$1,900/\$2,100 for comprehensive treatment Lifetime Max is N/A

*** DeltaCare® USA DHMO members must choose and visit their selected DeltaCare® USA dentist to receive benefits. Implant copays vary by service.

Carryover MaxSM 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 benefit limit into 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 MaxSM is easy and automatic.

- To qualify for Carryover MaxSM, 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 MaxSM benefit if less than half of the standard annual maximum is used in the prior benefit year.
- Carryover MaxSM 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 (\$800 x 25% = \$200)
- The accumulated amount can never exceed your standard annual maximum.
- Standard annual maximum dollars are used first. Carryover MaxSM 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.

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 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 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.

Visit your own dentist. If you do not have a dentist, there is a directory available with your plan administrator listing participating dentists. You may call 1-800-DELTA-OK and a list of participating dentists located in your area will be mailed directly to your home, or you may access 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 1-800-452-9310.

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.