



**Hudson County Community College**  
**Group # 07563**  
**Delta Dental PPO Plus Premier™**

|                                                                      |         |
|----------------------------------------------------------------------|---------|
| Preventive & Diagnostic                                              | 100%    |
| * Exams, Cleanings & Bitewing X-rays (each twice in a calendar year) |         |
| * Fluoride Treatment (once in a calendar year, children to age 19)   |         |
| Remaining Basic & Crowns                                             | 70%     |
| * Fillings, Extractions                                              |         |
| * Endodontics (root canal)                                           |         |
| * Periodontics, Oral Surgery                                         |         |
| * Sealants                                                           |         |
| * Crowns, Gold Restorations (over natural teeth)                     |         |
| Prosthodontics                                                       | 50%     |
| * Bridgework                                                         |         |
| * Full & Partial Dentures                                            |         |
| Calendar Year Maximum (per patient)                                  | \$1,500 |
| Orthodontic Benefits, full comprehensive treatment (child only)      | 50%     |
| * Lifetime Maximum (per patient)                                     | \$800   |

**Carryover Max<sup>SM</sup>** 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 larger, more expensive procedures in the future- such as bridges, crowns, and root canals.

Carryover Max<sup>SM</sup> is easy and automatic.

- To qualify for Carryover Max<sup>SM</sup>, 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<sup>SM</sup> benefit if less than half of the standard annual maximum is used in the prior benefit year.
- Carryover Max<sup>SM</sup> 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 Max<sup>SM</sup> 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 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 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](http://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.

## Carryover Max<sup>SM</sup>

A Delta Dental benefit feature that lets members carry over part of their unused standard annual maximum in one year to increase benefits for the following year and beyond.

### Qualifying for Carryover Max Benefits

Members must meet the following criteria to qualify for Carryover Max benefits:

- Enroll on or before the effective date of the Carryover Max benefit year. The benefit year to accumulate Carryover Max benefits are the same as the group's standard annual maximum (calendar year or contract year). Members enrolling after the effective date of the Carryover Max benefit period are not eligible to accrue carryover benefits until the start of the next benefit year.
- Use no more than 50% of the standard annual maximum during the benefit year.
- See a dentist during the benefit year for an exam or cleaning and submit a claim for these services. If a claim for an exam or cleaning is not received, any accumulated Carryover Max benefit will be lost.

Members meeting these criteria can accumulate 25% of the unused standard annual maximum. Members continuing to accumulate benefits can eventually have twice the standard annual maximum available. The accumulated amount can never exceed the standard annual maximum amount. Claims will always use the plan's annual maximum first. The accumulated benefit is applied when the standard annual maximum is exhausted.

### An Example of Carryover Max Benefits

| Benefit Year                     | Standard Annual Maximum | Usage Limit: 50% of Standard Annual Maximum | Accumulation Limit: 25% of the Standard Annual Maximum | Maximum That Can Be Carried Over |
|----------------------------------|-------------------------|---------------------------------------------|--------------------------------------------------------|----------------------------------|
| Calendar Year Beginning 01/01/XX | \$1,500                 | \$750                                       | \$375                                                  | \$375                            |

#### Year 1:

The member is eligible on 01/01/2018. During the year, the member has a dental cleaning for \$80 and no other dental services. At the end of the year, the member has \$1,420 of the standard annual maximum remaining, and used less than the \$750 usage limit. This qualifies the member to accumulate a Carryover Max benefit for the following year. In this case, the member can accumulate 25% of the remaining maximum, or \$355 since \$355 does not exceed the carryover limit of \$375.

#### Year 2:

The available annual maximum is now \$1,855 (\$1,500 standard annual maximum plus \$355 accumulated Carryover Max benefit). This year, the member has a dental cleaning for \$80 plus \$300 in other dental services, totaling \$380. At the end of the year, the member has \$1,120 of the maximum remaining. The member used less than the usage limit of \$750 and had a dental cleaning, and qualifies for a Carryover Max benefit again. In this case, the member can accumulate 25% of the remaining maximum, or \$280 since it does not exceed the carry over limit of \$375.

#### Year 3:

The available annual maximum is now \$2,135 (\$1,500 standard annual maximum plus \$355 and \$280 accumulated Carryover Max benefit). Accumulations will continue in a similar manner unless:

- The member does not receive an exam or cleaning during the benefit period, in which case the entire accumulated benefit is lost;
- The accumulated benefit equals the standard annual maximum (\$1,500 in this example), in which case the member will have a \$3,000 annual maximum available.
- The member is no longer eligible with Delta Dental of New Jersey. Benefits are not transferable.

Questions? Please contact our Customer Service Agents at 1-800-452-9310.



# Save some **green** on your pearly whites



*Everyone wants to save money while still receiving good service. With the Delta Dental PPO<sup>SM</sup> network, you'll get great dental care at lower prices. Here's how the PPO network saves you money:*



**In-network dentists have agreed to pre-established fees for services.** On average, patients save 31.5 percent on the fee typically submitted for a claim. Delta Dental PPO<sup>SM</sup> dentists' rates are usually the best value, often better than other network rates.



**Delta Dental PPO network dentists won't "balance bill" patients.** That means they can't charge you the difference between their usual fee and the amount they've agreed to charge patients covered by Delta Dental.

## Delta Dental PPO Network Dentists

### Here's an example:

Let's say a procedure costs \$1,200, but Delta Dental PPO network dentists have agreed to charge a pre-established fee.



**\$850**

Your Delta Dental plan covers 50 percent of the cost.



**\$425**

Assuming you already met your deductible for the year, you pay the other half of the bill.



**\$425**





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