

**Enhance Therapies Master Payco, LLC-Enhanced Plan
Group #09848
Delta Dental PPO Plus Premier**

Preventive & Diagnostic

Exams
Cleanings
Bitewing X-Rays
Fluoride Treatments (Frequency limitations apply)
Full Mouth X-rays, Sealants, Space Maintainers

Basic

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

Major

Crowns & Gold Restorations
Bridgework
Full & Partial Dentures

Annual Maximum (per person)

Annual Deductible (waived for Preventive and Diagnostic)

Per Person
Family Maximum

Orthodontics

Children Only to age 26
Lifetime Maximum (per person)

	In-Network		Out-of-Network
	If a Delta Dental PPO™ Dentist is Used	If a Delta Dental Premier® Dentist is Used	If a Non-Participating Dentist is Used
Preventive & Diagnostic	100%	100%	100%
Basic	80%	80%	80%
Major	50%	50%	50%
Annual Maximum (per person)	\$ 1,500	\$ 1,500	\$ 1,500
Annual Deductible (waived for Preventive and Diagnostic)			
Per Person	\$50	\$50	\$50
Family Maximum	\$150	\$150	\$150
Orthodontics			
Children Only to age 26	50%	50%	50%
Lifetime Maximum (per person)	\$ 1,500	\$ 1,500	\$ 1,500

Dependent children are covered to age 26 regardless of student status.

Get the most out of your benefits with:

- ✓ **Carryover MaxSM** – Carry over a portion of your unused standard annual maximum benefit limit into the next year and beyond to use on more expensive procedures in the future. Learn more at [DeltaDentalNJ.com/COM](https://www.DeltaDentalNJ.com/COM).
- ✓ **Oral Health Enhancement** – 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. Details on how to qualify can be found in your benefit booklet or online at [DeltaDentalNJ.com/OHE](https://www.DeltaDentalNJ.com/OHE).
- ✓ **Special Health Care Needs benefit** – Covered members with a qualifying special health care need have access to enhanced benefits such as additional cleanings and/or examinations and treatment modifications. Learn more at [DeltaDentalNJ.com/SHCN](https://www.DeltaDentalNJ.com/SHCN).



- ✓ **Hearing Savings Program** – Get access to savings on hearing aids and services through Amplifon Hearing Health Care at no additional cost. Learn more at [DeltaDentalNJ.com/Hearing](https://www.DeltaDentalNJ.com/Hearing).

You'll save the most when visiting an in-network dentist. Visit [DeltaDentalNJ.com/FAD](https://www.DeltaDentalNJ.com/FAD) to check if your current dentist is in our network or to find a participating one near you.

Annual maximums and deductibles are not separate across our networks and will cross-accumulate if you see dentists in different networks throughout the year.

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 as a convenient reference. Complete details of your program appear in your benefit booklet and 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 an inconsistency or difference between its provisions and the information in the overview.

Your dentist's network impacts how much you pay out of pocket. Dentists who participate in the Delta Dental PPO network will have the lowest costs and out-of-pocket expenses. Dentists who participate in the Delta Dental Premier network will have slightly higher out-of-pocket expenses than those in our PPO network. If you receive services from a non-participating, out-of-network dentist, you will pay the highest out-of-pocket costs and be responsible for your coinsurance amount plus the balance-billed amount (this is the difference between the dentist's submitted fee for the claim and Delta Dental's approved fee). Delta Dental in-network dentists won't balance-bill patients. Learn more at [DeltaDentalNJ.com/SaveSomeGreen](https://www.DeltaDentalNJ.com/SaveSomeGreen).

See your benefit booklet for more information on frequency limitations.

