



**Teamsters Local 77 Health and Welfare Fund  
Group # 09768  
Delta Dental PPO™**

	Delta Dental PPO™ Dentists	Non-Participating Dentists
Preventive & Diagnostic * Exams, Cleanings, Bitewing x-rays <i>(each subject to frequency limitations)</i> * Fluoride Treatment <i>(subject to frequency limitations, children to age 19)</i> * Sealants, Space Maintainers	100%	50%
Remaining Basic * Fillings, Extractions * Endodontics (root canal), Oral Surgery * Periodontics, Cone Beam Radiographs	100%	50%
Crowns & Prosthodontics * Crowns, Gold Restorations (over natural teeth) * Bridgework * Full & Partial Dentures, Repair of Dentures	50%	50%
Calendar Year Maximum (per person)	\$2,500	\$2,500
Orthodontic Benefits, full comprehensive treatment (child only to age 19) * Lifetime Maximum	50% \$2,000	50% \$2,000

This program is based upon a network of Delta Dental PPO dental offices, 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. Patients who select a non-Delta Dental PPO dentist have benefits paid on a Delta Dental PPO schedule of allowances and are responsible for any part of the dentist's fee which exceeds the allowance except that a Delta Dental participating dentist can only charge up to his/her filed fee or Delta Dental's maximum plan allowance, whichever is less. Maximum benefit may be derived by utilizing the services of a participating Delta Dental PPO dentist.

Visit your own dentist. If you do not have a dentist, you may access our Website at [www.deltadentalnj.com](http://www.deltadentalnj.com) for a list of participating dentists.

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.

Find out what to expect with our Dental Care Cost Estimator. Our easy-to-use tool provides estimated cost ranges on common dental care needs for dentists in your area. Please go to [www.deltadentalnj.com](http://www.deltadentalnj.com) for more information.

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> puts your unused benefit dollars to work for you!



Carryover Max allows you to accumulate part of your unused benefit dollars from one year into future years. Carried-over benefit dollars increase your annual maximum and help pay for future covered services, such as bridges, crowns, and root canals.

## It's easy to qualify.

Get your annual check-up.<sup>1</sup> That's it.

## How Carryover Max works:

1. If you use less than half of your yearly benefit dollars, we'll take the difference between your annual maximum and what you actually used and multiply that by 25%.<sup>2</sup>
2. We'll add that amount to your next year's annual maximum to use for planned or unplanned expenses.
3. Unused yearly carryover funds will accumulate (capped at your standard annual maximum amount), so you don't lose them.
4. You can accumulate multiple years' carryovers (up to \$500 per year), potentially doubling your benefit dollars.

## Here's an example of how Carryover Max is applied year over year.

	Year 1	Year 2	Year 3	Year 4
Your standard annual maximum amount	\$1,500	\$1,500	\$1,500	\$1,500
Carryover amount from previous year	N/A	\$275	\$500	\$400
Total benefit dollars available	\$1,500	\$1,775	\$2,000	\$1,900
Your total claims paid <sup>3</sup>	\$400	\$600	\$1,600 <sup>4</sup>	\$200
Cleaning or oral exam during the prior year	Yes	Yes	Yes	Yes
Carryover amount earned	\$275	\$225	\$0	\$325
Accumulated Carryover Max total available	\$275	\$500	\$400	\$725

## Carryover Max increases your dental benefit value

You get more flexibility in planning and paying for your dental care, as well as the peace of mind knowing you have more benefits—if you need them, when you need them.



**Questions about Carryover Max?** For more details on qualifications and rules, go to our [website](#) or call **800.452.9310**.

<sup>1</sup>To qualify for Carryover Max, you must receive at least one cleaning or oral exam during each plan year.

If you miss an annual cleaning or exam in a later year, any accumulated carryover will be lost.

<sup>2</sup>You can carry up to \$500 in unused dollars into the following year. Unused yearly carryovers can accumulate up to your standard annual maximum.

<sup>3</sup>If you use less than one half of your standard annual maximum, then you are eligible for Carryover Max.

<sup>4</sup>In Year 3, the \$1,500 standard annual maximum was exceeded, but the member had enough Carryover Max dollars accumulated (\$500) to cover the additional \$100 cost.



## Good Health Starts with a Healthy Mouth

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

Research shows a possible link between the presence of periodontal (gum) disease and serious chronic medical conditions. Our new Oral Health Enhancement Option helps members at risk for gum disease better manage their oral health—and help protect their overall health as well.

### What the Oral Health Enhancement Option offers you:

- Eligible members who have been previously treated for periodontal disease will receive up to four dental cleanings and/or periodontal maintenance procedures per benefit period. Most plans limit these treatments to two per year. Please see your benefit summary regarding how many you are eligible for.
- Managing periodontal disease may help you reduce tooth loss, and avoid the pain and expense of tooth replacement.



### How does the program work?

- Eligible patients must have a claim history or submit evidence of having periodontal surgery or periodontal scaling and root planing.
- Members automatically qualify if they have had periodontal surgery or periodontal scaling and root planing while covered by Delta Dental. For members who have not had Delta Dental in the past, or newly eligible members, proof can be provided in one of three ways:
  1. Sending a copy of an explanation of benefits from a prior insurance carrier that shows the most recent date(s) of periodontal surgery or periodontal scaling and root planing.
  2. Sending a copy of a bill from the treating dentist that clearly shows the most recent date(s) of either periodontal surgery or periodontal scaling and root planing.
  3. Having the dentist complete the “Oral Health Enhancement Option Qualification Form” and mail, email, or fax the form to Delta Dental of New Jersey.



Delta Dental of New Jersey  
P.O. Box 16354  
Little Rock, AR 77231



[service@deltadentalnj.com](mailto:service@deltadentalnj.com)



973-285-4141

Delta Dental of New Jersey is committed to offering benefits that contribute to the health and well being of our members. If you have additional questions, please contact Delta Dental of New Jersey at **1-800-452-9310**.



# Your Delta Dental PPO™ Plan At a Glance



Delta Dental PPO gives you access to 114,000 unique participating dentists. Here's what your plan offers you and your family.



## Excellent benefits with low out-of-pocket costs.

Our participating PPO dentists offer large discounts off their regular fees for covered services. That means your benefit dollar goes further when you use PPO dentists. About three out of five dentists nationally are Delta Dental PPO dentists.

With Delta Dental PPO, you may choose to visit any licensed dentist. However, dentists not in our PPO don't offer these in-network discounts. You'll always save more when you see PPO dentists.



## It's a snap to see if your dentist is in our PPO network.

Use our convenient "Find a Dentist" tool at [DeltaDentalNJ.com/FAD](https://DeltaDentalNJ.com/FAD) to check if your dentist is a participating PPO dentist. You can also search for other participating dentists in your area.



## No more claims to file or billing surprises.

Your participating Delta Dental PPO dentist will submit your claim for you. (You may need to submit a claim form if you go out of network.)

Your PPO dentist will also inform you of any co-payments and out-of-pocket costs during your appointment, so you won't be surprised by any balance bills later. (You may receive balance bills if you see a dentist not in our PPO network.)



## Easy access to your benefits information.

You can find important details about your dental coverage at the MySmile® personal benefits center. Visit our website at [DeltaDentalNJ.com](https://DeltaDentalNJ.com) to register and login.

# Delta Dental PPO™ Frequently Asked Questions

## How can I save the most money with my dental plan?

You'll save the most when you see PPO dentists, as they offer the greatest discount off their fees. You'll pay less with PPO dentists than with Delta Dental Premier® or out-of-network dentists.

## How can I find a PPO dentist?

Visit [DeltaDentalNJ.com/FAD](https://www.DeltaDentalNJ.com/FAD) and select the "Delta Dental PPO" network. Dentists with the "Greater Savings" icon participate in the PPO network.



## Can I go to any dentist I want with this plan?

Yes, but you'll save the most when you use a PPO dentist. You can see the difference in costs in the illustrations below:

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	\$270	\$140	0%	\$140	\$0	\$0
Premier Network	\$270	\$160	0%	\$140	\$20	\$20 (\$160 - \$140)
Non-participating	\$270	\$140	0%	\$140	\$130	\$130 (\$270 - \$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	\$1,438	\$790	50%	\$395	\$0	\$395 (\$790 - \$395)
Premier Network	\$1,438	\$930	50%	\$395	\$140	\$535 (\$930 - \$395)
Non-participating	\$1,438	\$790	50%	\$395	\$648	\$1,043 (\$1,438 - \$395)

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

## What if I go to a Delta Dental Premier® or a non-participating dentist but my plan is PPO?

If you have a PPO-only plan and visit a Delta Dental Premier dentist or a non-participating dentist, you will not maximize your out-of-pocket savings. Members with a PPO-only plan will pay the difference between the PPO fee and the Premier network fee or the non-participating fee (in addition to their co-insurance). Be sure to check your coverage and your dentist's network participation before seeking dental care. You can find these and other important details of your dental coverage at your MySmile® personal benefits center. Visit our website at [DeltaDentalNJ.com](https://www.DeltaDentalNJ.com) to register and login.





# Connect with Your Benefits on MySmile<sup>®</sup>

MySmile offers free, easy-to-use tools that make navigating your Delta Dental benefits a whole lot simpler. You can securely:

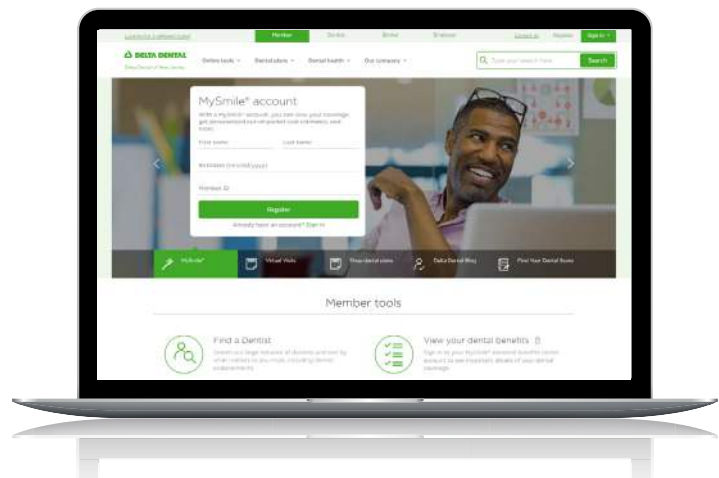
- View your coverage details
- Check your dental claims
- View and print your ID card
- Review your treatment history
- Find the right dentist for you
- Get accurate estimates and more

## There are two easy ways to register on MySmile:

From your computer using the MySmile registration webpage, or from your smartphone using the Delta Dental mobil app.

### Register by Visiting our Webpage

- 1 Visit [DeltaDentalNJ.com](http://DeltaDentalNJ.com) and click “Register” on the top right corner of the website.
- 2 Choose if you’re a subscriber or dependent, and select “Continue” at the bottom of the page.
- 3 Enter your name, member ID, and birthdate, and select “Continue.”
- 4 Create a user name and password when prompted. Read and check the box to “Agree to Terms of Use” for our website. Click “Continue,” and you should receive a verification code within five minutes, but no longer than 24 hours.
- 5 Enter the code, and click “Continue.”
- 6 You now will be able to access your account using your newly created username and password!

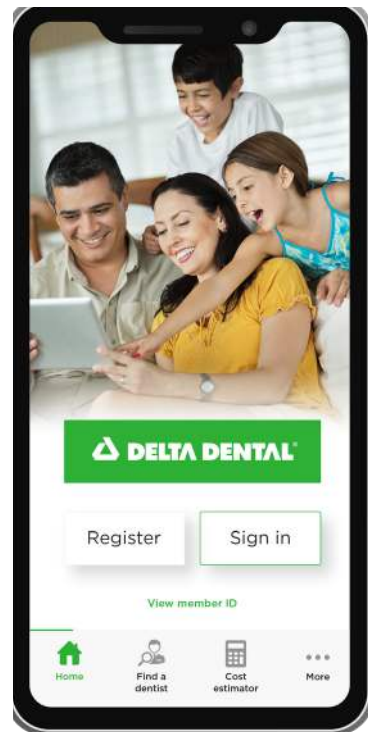


The subscriber and any adult dependents on the plan can create their account with or without an ID number.



## Register by Downloading our App

- 1 Open the Delta Dental App and click “Register.”
- 2 Enter your name, member ID number, birthdate, and zip code.
- 3 Click “Register” at the bottom of the screen.
- 4 Your information will be verified.
- 5 Create a user name and password, enter your email address and mobile phone number, and select a challenge question/answer.
- 6 Click “Register user” at the bottom right of the screen.
- 7 Read and check the box to “Agree to Terms of Use” for our app.
- 8 You will be able to access your account using your newly created user name and password!



**Questions about MySmile?**

Call 800-452-9310





# No Plan ID Card? No Problem!

You don't need a plan ID card to receive service from your dentist.

Just tell your dental office that you're covered by Delta Dental and provide your **name**, your **date of birth**, your **enrollee ID number**, and the **name of your employer**.

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

## Want an ID Card anyway?

Print one from your computer:


- Go to **DeltaDentalNJ.com**
- Log in to MySmile® and download your ID card from your dashboard

Download our app:

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

ID card

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PPO Plus Premier

**MEMBER NAME**  
Member ID: 1234567890  
Group Name: DELTA DENTAL OF NEW JERSEY  
Group Number: 12345-67890  
Dedicated Phone#: 1-800-452-9310

Member name  
**MEMBER NAME**

Network  
PPO Plus Premier

Member ID  
1234567890

[Download](#)

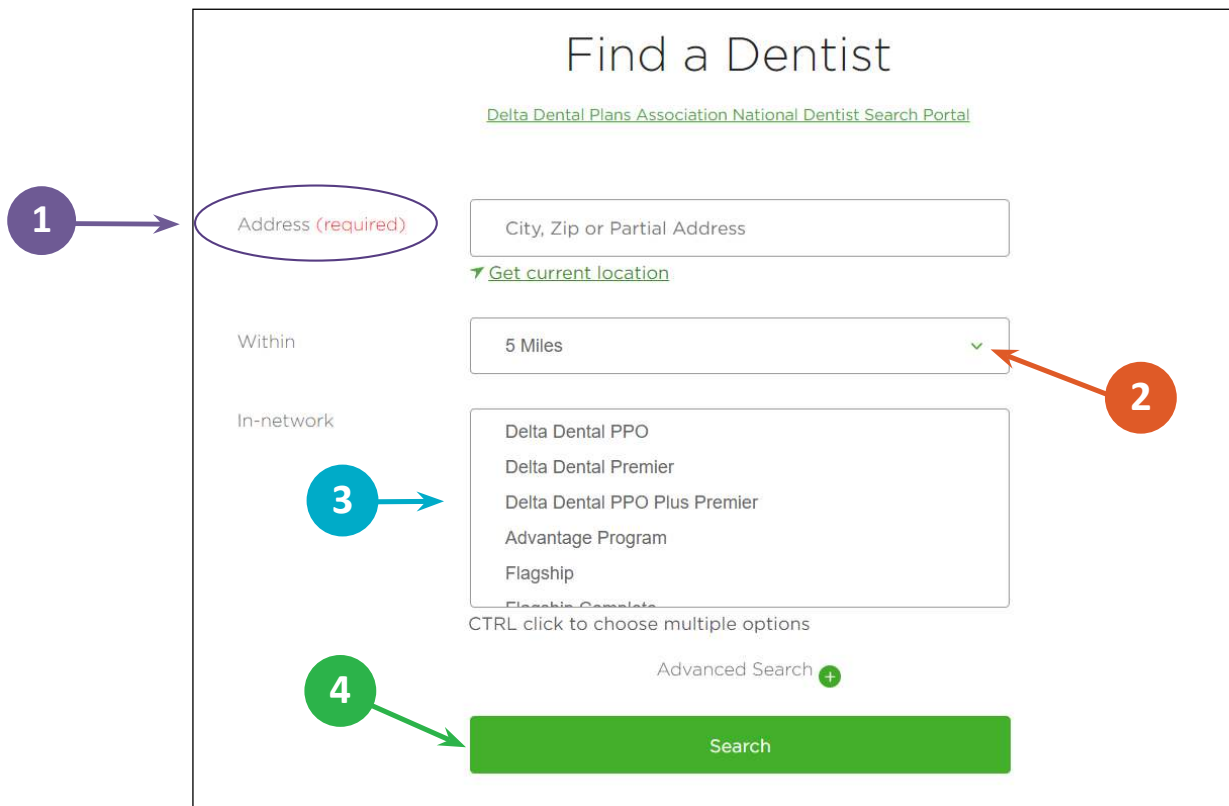
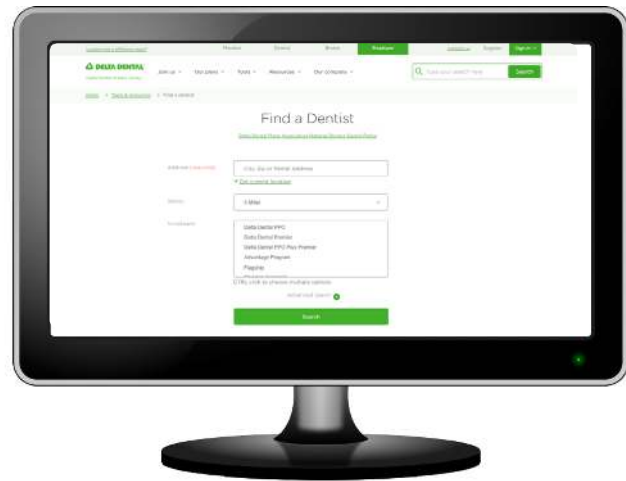


# How to Find a Network Dentist

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

Access [DeltaDentalNJ.com/FAD](http://DeltaDentalNJ.com/FAD) from your computer in four easy steps:

- 1** Enter your city, zip code, or partial address
- 2** Select the distance you are willing to travel
- 3** Select a network
- 4** Click “Search”



**Find a Dentist**  
[Delta Dental Plans Association National Dentist Search Portal](#)

**1** → Address (required)   
[Get current location](#)

Within  ✓ **2**

In-network

- Delta Dental PPO
- Delta Dental Premier
- Delta Dental PPO Plus Premier
- Advantage Program
- Flagship
- Flagship Complete

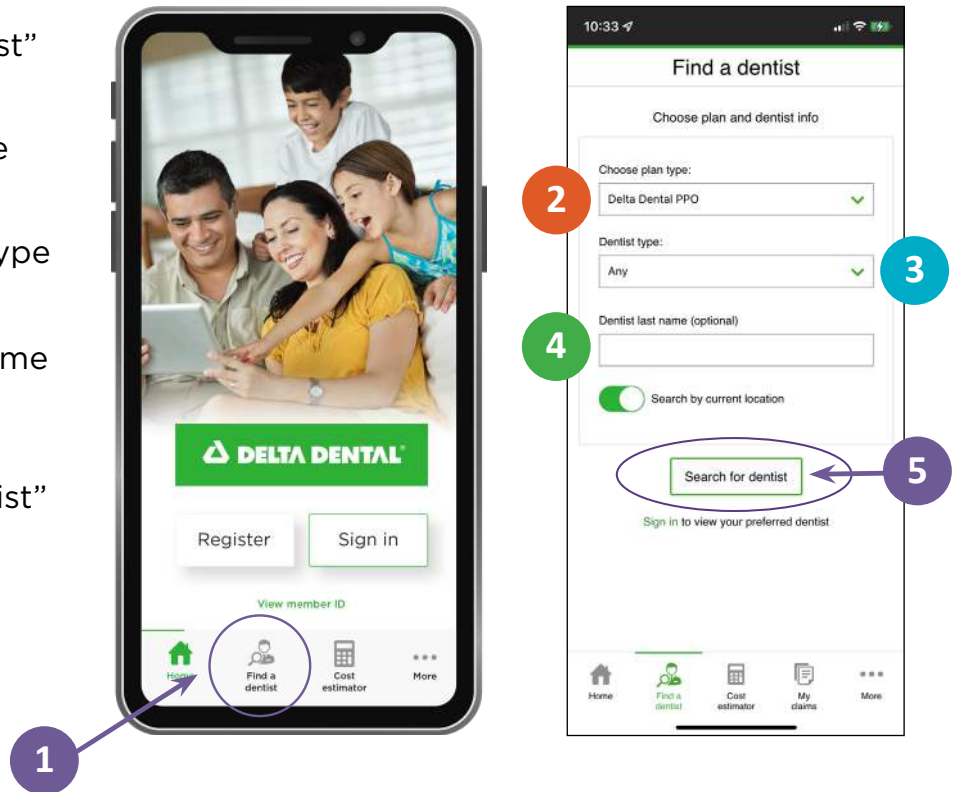
CTRL click to choose multiple options

Advanced Search [+](#)

**3** → **4** →

## Access the Delta Dental mobile app from your smartphone in five easy steps:

- 1 Click on “Find a Dentist”
- 2 Choose your plan type
- 3 Choose your dentist type
- 4 Add a dentist’s last name (optional)
- 5 Click “Search for dentist”



## Questions about the networks or a dentist’s participation?



Call the Delta Dental Customer Service Department at **800-452-9310**.