



Carryover MaxSM

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 1/1/20XX	\$1,200	\$600	\$300	\$500

Year 1:

The member is eligible on 1/1/20XX. 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 \$1,120 of the standard annual maximum remaining and used less than the \$600 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 \$280 since \$280 does not exceed the carryover limit of \$500.

Year 2:

The available annual maximum is now \$1,480 (\$1,200 standard annual maximum plus \$280 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 \$820 of the maximum remaining. The member used less than the usage limit of \$600 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 \$205 since it does not exceed the carry over limit of \$500.

Year 3:

The available annual maximum is now \$1,685. 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 (\$1,200 in this example), in which case the member will have a \$2,400 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.



Connect with Your Benefits on MySmile®

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

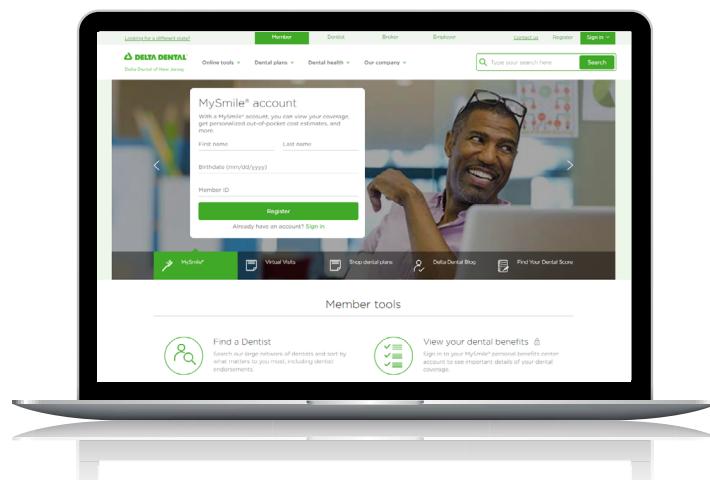
- View your coverage details
- Check your dental claims
- View and print your ID card
- Review your treatment history
- Find the right dentist for you
- Get accurate estimates and more

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 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!

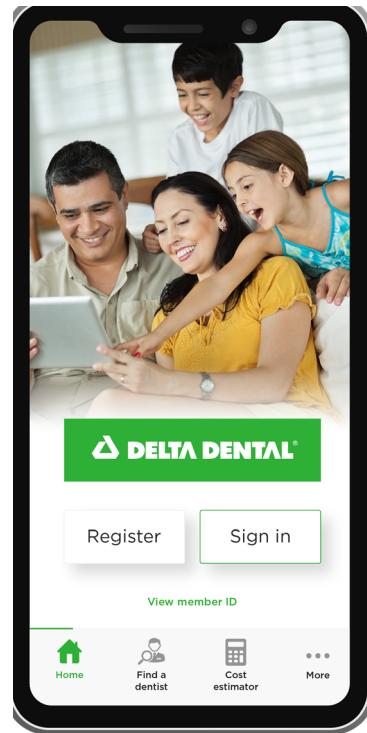


The subscriber and any adult dependents on the plan can create their account with or without an ID number.



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





How to Find a Network Dentist



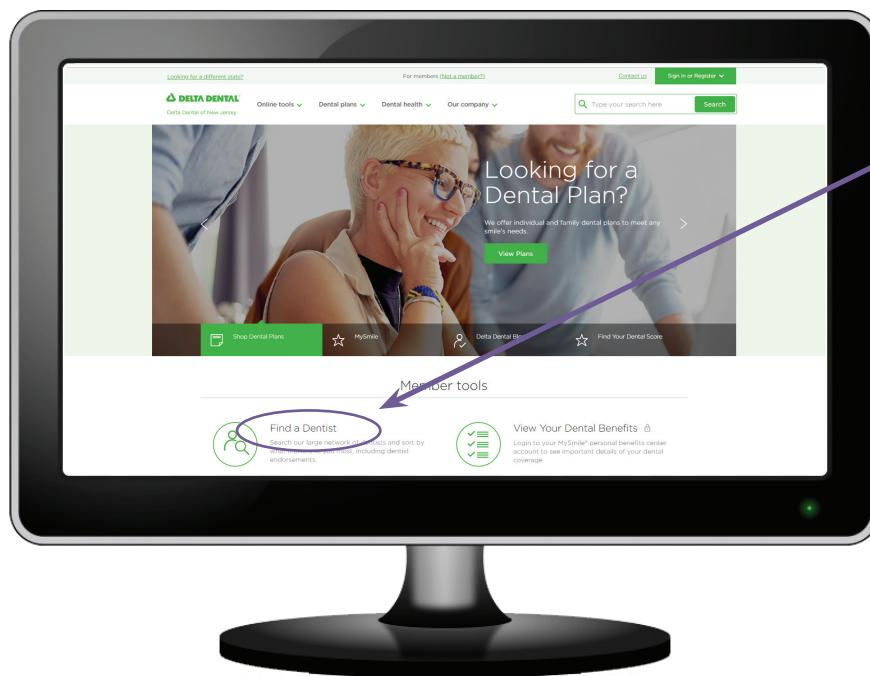
There are two easy ways to find a dentist in your area:

- From your smart phone using the Delta Dental mobile app
- From your computer at DeltaDentalNJ.com

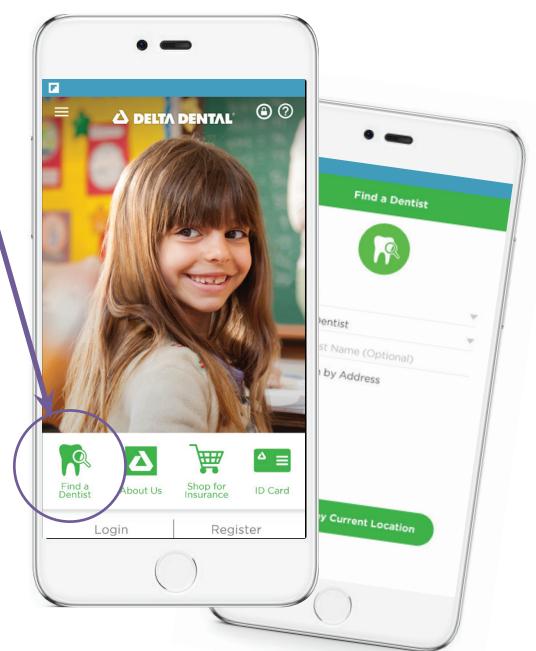
Follow these five easy steps:

1. Click on “Find a Dentist”

Computer: DeltaDentalNJ.com



Delta Dental mobile app



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Follow these five easy steps: *continued*

2. Enter city, zip, or partial address

Address (required)

3. Select the distance you are willing to travel

Within

City, Zip or Partial Address

[Get current location](#)

5 Miles

4. Select a network

In-network

4

Delta Dental PPO
Delta Dental Premier
Delta Dental PPO Plus Premier
Advantage Program
Delta Dental Patient Direct

5. Click "Search"

CTRL click to choose multiple options

Advanced Search 

5

Search



Questions about the networks or a dentist's participation?

Call the Delta Dental Customer Service Department at **800-452-9310**
or call **800-DELTAOK** to have a listing sent to you.

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.

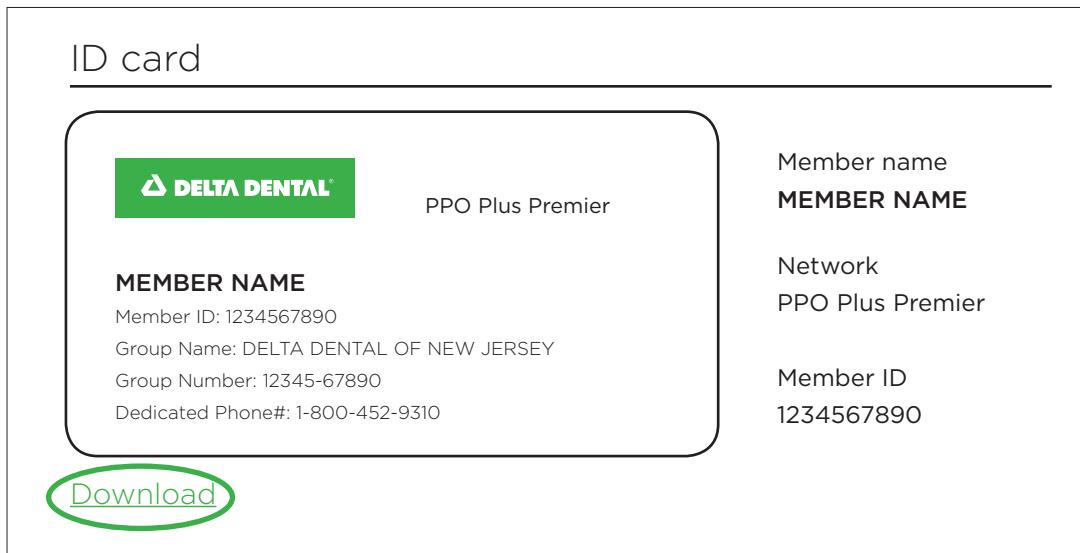
Want an ID Card anyway?

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



Your Delta Dental PPO Plus Premier™ Plan At a Glance



Delta Dental PPO Plus Premier gives you access to approximately 154,000 participating dentists. Here's what your plan offers you and your family.



Choose dentists from two great dental networks.

Our PPO network gives you the biggest savings. PPO dentists offer large discounts off their regular fees for covered services. That means your benefit dollar goes further. About three out of five dentists nationally are Delta Dental PPO dentists.

Our Premier network offers access to the most dentists nationwide. Premier dentists also discount their services. Four out of five dentists nationally participate in Delta Dental Premier®—the nation's largest dental network.

Dentists not in our PPO or Premier networks don't offer these in-network discounts. While you may still see them, you'll pay the most for services from out-of-network dentists. You'll save the most when you see PPO dentists.



It's a snap to see if your dentist is in our networks.

Use our convenient "Find a Dentist" tool at DeltaDentalNJ.com/FAD to check if your dentist is a participating PPO or Premier dentist. You can also search for other participating dentists in your area.



No more claims to file or billing surprises.

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

You'll also find out your co-payment and out-of-pocket costs during your appointment, so you won't be surprised by any balance bills later.



Easy access to your benefits information.

You can find important details of your dental coverage at the MySmile® personal benefits center. Visit our website at DeltaDentalNJ.com to register and login.



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Delta Dental PPO Plus Premier™ Frequently Asked Questions

How can I find a participating dentist?

Go to Find a Dentist at [DeltaDentalNJ.com/FAD](https://www.DeltaDentalNJ.com/FAD).

Be sure to select the “Delta Dental PPO Plus Premier” network.

Can I make my benefits go the further?

You'll save the most when you see PPO dentists. PPO dentists offer the greatest discount off their fees, so you'll pay less than with a Premier dentist.

How do I make sure I use a PPO dentist?

Search [DeltaDentalNJ.com/FAD](https://www.DeltaDentalNJ.com/FAD) for PPO

dentists, identified by the “Greater Savings” icon.



What if my dentist is in both networks?

We automatically pay the claim based on the lowest cost network in which your dentist participates. If your dentist participates in both Premier and PPO networks, we will pay your claim at the PPO Rate.

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

Yes. Your benefit dollar goes furthest with Delta Dental PPO™ dentists; they offer the greatest discounts. Our Premier network gives a smaller discount but gives you access to four out of five dentists nationwide. Out-of-network dentists (those who choose not to participate in PPO or Premier) don't offer negotiated discounts. You can still see out-of-network dentists, but you'll pay more out of pocket.

Can you give me a comparison of my costs in network vs. out of network?

Let's say you want to go for your regular preventive & diagnostic dental appointment, and your plan pays 100% of the allowed amount for that service. The allowed amount is the payment that our participating dentists agree to accept, and that amount is less than what they charge their out-of-network patients.

Below are some more examples:

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.