



Welcome to the

Delta Dental PPO – Fixed Copay Program

Same Benefits, Copays and Plans as Flagship,
but with Greater Freedom and Flexibility



The **Delta Dental PPO – Fixed Copay program**, or **Fixed Copay PPO**, combines the predictable copays of the Flagship Dental Health Maintenance Organization (DHMO) program with greater access to dentists through our Preferred Provider Organization (PPO) network.



What you get with Fixed Copay PPO:

- **Greater access to dentists**—choose any dentist that participates in the Delta Dental PPO network, both in New Jersey and nationally
- **No-hassle specialist visits**—see any PPO dentist, regardless of specialty
- **Flexibility**—you and your family members can each choose your own dentists
- **Predictable, affordable copays**
- **Pediatric dentists** for your children
- **New Jersey-based customer service**

With Fixed Copay PPO, there are no:

Primary care dentists

You and your family members can visit any participating PPO dentist you want.

Referrals

Visit any Delta Dental PPO network general dentist or specialist without needing a referral.

Deductibles

You have no required deductibles to pay.

Annual Maximums

There is no dollar limit to your dental benefits.

Preexisting Condition Restrictions

Preexisting conditions are covered, except for dental treatment started before coverage begins.

Claim Forms

Since you will be using participating Delta Dental PPO network dentists, you do not need to submit a claim form. The dental office will submit claims on your behalf.

Surprise Dental Costs

You'll know your out-of-pocket costs for covered procedures in advance when using a PPO network dentist.

How to use your Fixed Copay PPO benefits

Enroll

If you meet your employer's eligibility requirement, you can enroll.

Review Coverage

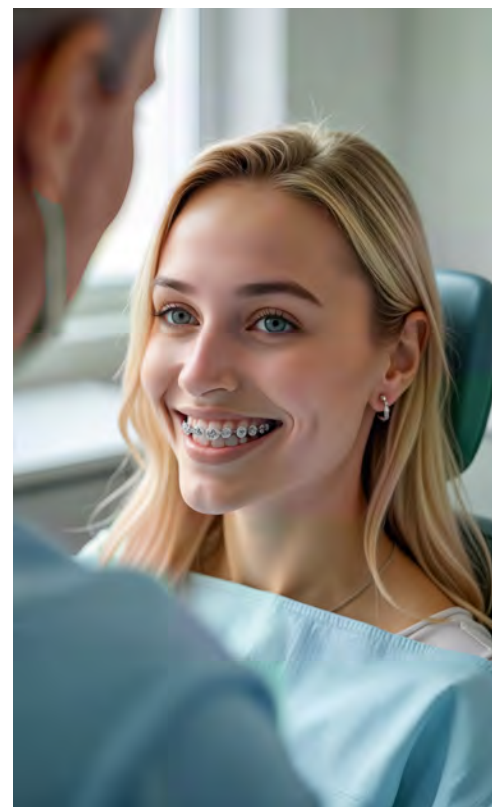
Once you enroll, your employer will share a detailed description of your plan and its benefits.

Find a PPO Dentist

Confirm that your dentist is in the Delta Dental PPO network or find a PPO dentist by going to [DeltaDentalNJ.com/FAD](https://www.DeltaDentalNJ.com/FAD) and select "Delta Dental PPO" in the "Choose your network" field. Benefits are only available when using a Delta Dental PPO dentist (except for dental emergencies).

Schedule Appointment

To get the most of your benefits, schedule an appointment for a routine cleaning and exam with a Delta Dental PPO dentist.



Answers to the most frequently asked questions about Fixed Copay PPO

What is Fixed Copay PPO?

Fixed Copay PPO works similarly to a DHMO. It provides a list of covered services with copays (the fixed out-of-pocket amount you pay to the PPO dentist). There is no deductible and no plan maximum. However, you must use a Delta Dental PPO dentist to receive covered services. The primary difference between your current Flagship plan and Fixed Copay PPO is that, with Fixed Copay PPO, you do not need to select a primary care dentist. You and your covered family members may utilize any general dentist or specialist that participates in the Delta Dental PPO network. You won't need a referral to see a specialist. The covered services and benefits are the same as what was available under the Flagship Health Plan.

Do I have to select a primary care dentist?

No. You may utilize any dentist that participates in the Delta Dental PPO network. Each covered family member may use a different Delta Dental PPO dentist.

If I use a dentist who does not participate in the Delta Dental PPO network, will I be covered under Fixed Copay PPO Program?

No. For services to be covered under this program, you must see a dentist that participates in the Delta Dental PPO network.

Does each member of my family have to use the same dentist?

No. Each family member covered under your plan can use the same dentist or select their own dentist, including a pediatric dentist.

If I have a preexisting dental condition, may I join the program?

Yes. Preexisting conditions are not excluded and are covered if treatment begins after you enroll in Fixed Copay PPO.



Does the program provide coverage for specialty services?

Yes. You do not need a referral for any specialty services as long as you receive services from a general dentist or specialist that participates in the Delta Dental PPO network.

Is orthodontia covered under my plan?

Orthodontic coverage varies depending on the plan chosen by your employer. Your employer will share a detailed description of your plan and its benefits.

How do I enroll?

Please enroll through the process established by your employer or Human Resources Department.



Questions?

In New Jersey: 1-800-722-3524

Out of area: 1-800-848-3524

NOTE: THIS IS ONLY A SUMMARY OF THE PROGRAM.

See the dental health plan benefit booklet for details about the exact terms and conditions of coverage. You will receive a benefit summary with details about covered services and co-payment obligations upon enrollment.

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