

Medford Lakes Board of Education

Dental Plans Overview

Delta Dental is the dental carrier for Medford Lakes Board of Education.

For a copy of the Delta Dental Member Handbook and the Overview of Dental Benefits, please refer to the Dental Plan section within your group's BenePortal site.

MLEA Members Dental Benefit Update

Effective 7/1/2011, employees of the Medford Lakes Education Association will have the following deductible added to their dental benefits: **\$25 individual Deductible / \$75 Family Deductible**

For an overview of the monthly premium dental rates, please refer to the document located within the Dental plan section of your group's BenePortal site.

Premier vs. Preferred (PPO) Network Size- The Premier network is significantly bigger than the PPO network. In New Jersey, there are about 9,000 participating dentists for the Premier Plan.

For the PPO plan, the network is more exclusive. There are approximately 5,000 participating dentists in the New Jersey area.

Delta Dental Premier:

The Delta Dental Premier plan offers the largest network of participating dentists. Delta Dental Premier participating dentists and *Participating Specialists* agree to pre-file their usual fee for each procedure commonly performed, and accept the least of their actual charge, their filed fee, or Delta Dental's established *UCR* as payment in full. This provides guaranteed copayment levels and a consistent level of charges to eligible patients. Claims for non-network providers services are paid based on the lesser of the dentist's actual charge or the prevailing fee as determined by Delta Dental.

Your benefit levels may vary based on the program in which your dentist participates as indicated in the schedule of benefits which appears in the member handbook. You are responsible for payment of the difference between Delta Dental's payment and the fee approved by Delta Dental.

Delta Dental PPO:

The Delta Dental PPO network is a smaller network than the Premier network, but still substantial. Delta Dental PPO participating dentists have agreed to accept the applicable schedule of maximum allowable charge(s) as payment in full, offering guaranteed copayments to eligible patients using network dentists. These fees generally mean lower copayment costs to you. You may also select a Delta Dental Premier

dentist who is not a Delta Dental PPO dentist. Delta Dental Premier participating dentists agree to pre-file their usual fee for each procedure commonly performed, and accept the least of their actual charge, their filed fee, or Delta Dental's established *UCR* as payment in full; however, Delta Dental's payments will be based on the applicable Delta Dental PPO schedule. Claims for services provided by *Participating Specialists* are paid based on the lesser of their usual fee, their actual fees, or Delta Dental's *UCR* fee for the procedure. Claims for non-network providers services are paid based on the lesser of the dentist's actual charge or the applicable Preferred Table of Allowance.

Your benefit levels may vary based on the program in which your dentist participates as indicated in the schedule of benefits which appears in the member handbook. You are responsible for payment of the difference between Delta Dental's payment and the fee approved by Delta Dental.

How Do I Contact Delta Dental's Customer Service Department? If you have any questions regarding your dental benefits, you may contact the Delta Dental 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 or email Customer Service at service@deltadentalnj.com.

For a directory of participating dentists, you may call 1-800-DELTA-OK or you may access their on-line directory at <http://www.deltadentalnj.com>

Delta Dental Benefits Connection- Your connection to your Delta Dental benefits, eligibility, and claim information.

- Determine your dental maximum and deductible balances
- Check the status of your claims
- Print a copy of your ID card.
- Available 24 hours a day, seven days a week

Registration is easy. Log onto <http://www.deltadentalnj.com> and click on Register Now!