

Dental Benefits

Delta Dental™

What You Need to Know

Delta Dental™ is our dental plan vendor. Learn more about your options:

- **You have two plans to choose from** (Base and Buy-Up), with the same plan designs (copays/deductibles) as the 2026 plans.
- **You have access to the Delta Dental™ PPO and Premier Networks**, the largest in the country with 155,000+ participating dentists at 400,000+ locations.
- **You save more when you stay in-network in the Delta Dental™ PPO and Premier Network**, because in-network dentists have agreed to pre-set fees, so you won't get surprise bills for the difference between what they charge and what your plan covers.
- **The PPO Network** has the lowest out-of-pocket cost.
- **The Premier Network** has slightly higher out-of-pocket costs but still includes discounts.

	Base Plan	Buy-Up Plan
Benefits	Delta Dental™ PPO and Network and Premier Network	
Calendar Year Deductible (Per Person/Family)	\$75/\$225	\$50/\$150
Preventive Services including but not limited to exams, cleanings (3x per year for both plans), bitewing X-rays, fluoride treatment, sealants	Plan pays 100% No deductible	Plan pays 100% No deductible
Basic Services including but not limited to fillings, extractions, oral surgery, root canals (endodontics), periodontal	You pay 20%*	You pay 20%*
Major Services including but not limited to crowns & gold restorations, bridgework, full & partial dentures, repair of dentures	You pay 50%*	You pay 50%*
Implants	Not covered	You pay 50%*
Calendar Year Maximum Benefit (per person; in-network preventive services do not apply towards the maximum)	\$1,500	\$2,000
Orthodontia (Adults and children)	You pay 50%*	You pay 50%*
Orthodontia Lifetime Maximum Benefit	\$1,500	\$2,000
Out-of-Network Benefits?	Yes	Yes

* Member pays coinsurance as a percentage of allowed charges after meeting the deductible.

Contact Delta Dental™ at
800.810.5324, Monday – Thursday
8 a.m. – 6:30 p.m. ET and Friday,
8 a.m. – 5 p.m. ET, or visit
www.deltadentalnj.com/RWJBH.