A DELTA DENTAL°

The Wine Group / UFCW Local 186 Group # 03747-06044 Delta Dental PPO™

Preventive & Diagnostic * Exams, Cleanings, Bitewing x-rays (each subject to frequency limitations) * Fluoride Treatment (subject to frequency limitations, children to age 19)	100%
Remaining Basic * Fillings * Extractions * Endodontics (root canal) * Periodontics, Oral Surgery * Sealants	80%
Crowns & Prosthodontics * Crowns, Gold Restorations (over natural teeth) * Bridgework * Full & Partial Dentures * Repair of Dentures	50%
Calendar Year Maximum (per patient)	\$1,500
Calendar Year Deductible (waived on Preventive & Diagnostic) * Per Person * Family Aggregate Deductible	\$50 \$150
Orthodontic Benefits, full comprehensive treatment (Adult & Child) * Lifetime Maximum (per patient)	50% \$1,500

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 subscriber. 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 a Delta Dental PPO dentist. If you do not have a Delta Dental PPO dentist, there is a directory available with your plan administrator listing Delta Dental PPO dentists. You may call **1-800-DELTA-OK** and a list of participating dentists located in your area will be mailed directly to your home or you may access our Website at www.deltadentalnj.com.

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.

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.