Plan Benefit Highlights for: Jackson State University

Effective Date: 1/1/2024 **Group No:** 16037

| Eligibility | For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer). | | | | |
|---|---|-----------------------------|-----------------------------|---|--|
| Deductibles | Low Plan: \$25 per person / \$75 per family each calendar year High Plan: \$50 per person / \$150 per family each calendar year | | | | |
| Deductibles waived for Diagnostic & Preventive (D & P) and Orthodontics, if applicable? | Yes | | | | |
| Maximums | Low Plan: \$1,000 per person each calendar year High Plan: \$1,500 per person each calendar year | | | | |
| D & P counts toward maximum? | No | | | | |
| Waiting Period(s) | Basic Services None | Major Services 12 Months | Prosthodontics 12 Months | Orthodontics Low – N/A High - 12 Months | |

| Benefits and Covered Services* | Low Plan | | High Plan | |
|--|-------------------------------|-----------------------------------|---|---|
| | Delta Dental PPO dentists† | Non-Delta Dental PPO dentists† | Delta Dental PPO dentists [†] | Non-Delta Dental PPO dentists [†] |
| Diagnostic & Preventive Services (D & P) Exams, cleanings, x-rays and sealants | 100 % | 100 % | 100 % | 100 % |
| Basic Services Fillings and simple extractions | 80 % | 80 % | 90 % | 90 % |
| Endodontics (root canals) | 50 % | 50 % | 60 % | 60 % |
| Non-Surgical Periodontics (gum treatment) | 80 % | 80 % | 90 % | 90 % |
| Surgical Periodontics (gum treatment) | 50 % | 50 % | 60 % | 60 % |
| Oral Surgery Covered Under Major Services | 50 % | 50 % | 60 % | 60 % |
| Major Services Crowns, inlays, onlays and cast restorations | 50 % | 50 % | 60 % | 60 % |
| Prosthodontics Bridges and dentures | 50 % | 50 % | 60 % | 60 % |
| Orthodontic Benefits Dependent children to age 19 | 0 % | 0 % | 50 % | 50 % |
| Orthodontic Maximums | N/A | N/A | \$1,000 Lifetime | \$1,000 Lifetime |

Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.

Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

| Delta Dental Insurance Company | Customer Service | Claims Address |
|-----------------------------------|------------------|---------------------------|
| 1130 Sanctuary Parkway, Suite 600 | 800-521-2651 | P.O. Box 1809 |
| Alpharetta, GA 30009 | | Alpharetta, GA 30023-1809 |

deltadentalins.com

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative HLT_PPO_2COL_HILO_DDIC (Rev. 8/29/2023)

| LOW PLAN | HIGH PLAN |
|----------|--------------------|
| \$21.39 | \$31.79 |
| \$40.52 | \$64.51 |
| \$68.29 | \$92.43 |
| | \$21.39 \$40.52 |

Reimbursement is based on PPO contracted fees for PPO dentists, PPO contracted fees for Premier dentists and PPO contracted fees for non-Delta Dental dentists.