Plan Benefit Highlights for: Jackson State University
Group No: 16037  Effective Date: 01/01/2020

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Primary enrollee, spouse and eligible dependent children to the end of the month dependent turns age 26</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductibles</td>
<td>Deductibles waived for Diagnostic &amp; Preventive (D &amp; P) and Orthodontics, if applicable?</td>
</tr>
<tr>
<td>Low Plan: $25 per person / $75 per family each calendar year</td>
<td>High Plan: $50 per person / $150 per family each calendar year</td>
</tr>
<tr>
<td>Maximums</td>
<td>D &amp; P counts toward maximum?</td>
</tr>
<tr>
<td>Low Plan: $1,000 per person each calendar year</td>
<td>High Plan: $1,200 per person each calendar year</td>
</tr>
<tr>
<td>Waiting Period(s)</td>
<td>Basic Benefits None</td>
</tr>
</tbody>
</table>

### Benefits and Covered Services

<table>
<thead>
<tr>
<th>Services</th>
<th>Low Plan Delta Dental PPO dentists</th>
<th>Non-Delta Dental PPO dentists</th>
<th>High Plan Delta Dental PPO dentists</th>
<th>Non-Delta Dental PPO dentists</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic &amp; Preventive Services (D &amp; P)</td>
<td>100 %</td>
<td>100 %</td>
<td>100 %</td>
<td>100 %</td>
</tr>
<tr>
<td>Exams, cleanings, x-rays and sealants</td>
<td>Basic Benefits</td>
<td>Fillings and simple extractions</td>
<td>Endodontics (root canals)</td>
<td>Non-Surgical Periodontics (gum treatment)</td>
</tr>
<tr>
<td>80 %</td>
<td>80 %</td>
<td>90 %</td>
<td>90 %</td>
<td>50 %</td>
</tr>
<tr>
<td>60 %</td>
<td>60 %</td>
<td>50 %</td>
<td>50 %</td>
<td>80 %</td>
</tr>
</tbody>
</table>

* 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.

1 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.

### Rates

<table>
<thead>
<tr>
<th>Effective Dates (01/01/2020-12/31/2021)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Plan Enrollee only $21.39</td>
</tr>
<tr>
<td>Enrollee + 1 Dependent $40.52</td>
</tr>
<tr>
<td>Family $68.29</td>
</tr>
<tr>
<td>High Plan Enrollee only $30.74</td>
</tr>
<tr>
<td>Enrollee + 1 Dependent $62.39</td>
</tr>
<tr>
<td>Family $89.39</td>
</tr>
</tbody>
</table>

Delta Dental Insurance Company
1130 Sanctuary Parkway, Suite 600
Alpharetta, GA 30009

deltadentalins.com

Customer Service
800-521-2651

Claims Address
P.O. Box 1809
Alpharetta, GA 30023-1809

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.
Keep Smiling
Delta Dental PPO™

Save with PPO
Visit a dentist in the PPO network to maximize your savings. These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill. Find a PPO dentist at deltadentalins.com.

Set up an online account
Get information about your plan anytime, anywhere by signing up for an online account at deltadentalins.com. This useful service, available once your coverage kicks in, lets you check benefits and eligibility information, find a network dentist and more.

Check in without an ID card
You don't need a Delta Dental ID card when you visit the dentist. Just provide your name, birth date and enrollee ID or Social Security number. If your family members are covered under your plan, they will need your information. Prefer to take a paper or electronic ID card with you? Simply log in to your account, where you can view or print your card with the click of a button.

Coordinate dual coverage
If you’re covered under two plans, ask your dental office to include information about both plans with your claim, and we’ll handle the rest.

Understand transition of care
Did you start on a dental treatment plan before your PPO coverage kicked in? Generally, multi-stage procedures are only covered under your current plan if treatment began after your plan’s effective date of coverage. You can find this date by logging in to your online account.

Newly covered?
Visit deltadentalins.com/welcome.

Save with a PPO dentist

1 In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

2 You can still visit any licensed dentist; but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

3 You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Out-of-network dentists may bill the difference between their usual fee and Delta Dental’s maximum contract allowance.

4 Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier is responsible for any costs. Group- and state-specific exceptions may apply. If you are currently undergoing active orthodontic treatment, you may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.
Stay Connected

At deltadentalins.com, all the information you need is at your fingertips. You can check your plan details, find an in-network dentist and more.

Create an account
1. Go to deltadentalins.com.
2. Click on Register Today in the Online Services section.

With an online account, you can:
• Check your plan details and eligibility
• Review claim statements and plan documents
• View or print your ID card

Find a dentist
1. Go to deltadentalins.com.
2. In the Find a Dentist section, enter your address and select your network from the drop-down menu.
3. Click Search.

Browse Yelp reviews, check office hours and see the address on a map.
Download the app
1. Open the App Store or Google Play.
2. Search for “Delta Dental.”
3. Download the free app titled Delta Dental by Delta Dental Plans Association.

Review your plan details, pull up your ID card and try out the musical toothbrush timer.

Get answers
Got a question? We’ve got answers.

Learn how your dental plan works:
Visit deltadentalins.com/enrollees for the 101 on dental benefits.

Improve your dental health:
Check out mysmileway.com for the latest recipes, articles and videos.

Contact Customer Service:
Submit an online question at deltadentalins.com/contact.

Website available on desktop, mobile and tablet
Where’s My ID Card?

If you’ve been looking for your dental plan ID card, we have good news for you: You don’t need one!

Just tell your dental office the Delta Dental company through which you receive benefits and provide your name, your date of birth, your enrollee ID number (or social security number) and the name of your employer.

Got dependents on your plan? Tell them to provide your details.

Want an ID card anyway?

Print one from your computer
• Go to deltadentalins.com
• Log in to Online Services > Click on Print ID Card > Print

Pull it up on your smartphone
• Download the Delta Dental app (by the Delta Dental Plans Association) from the App Store or Google Play
• Log in > Select My ID card