

Plan Benefit Highlights for: Jackson State University

Group No: 16037

Effective Date: 01/01/2020

DELTA DENTAL PPOSM

BENEFIT HIGHLIGHTS

Eligibility	Primary enrollee, spouse and eligible dependent children to the end of the month dependent turns age 26			
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: \$1,200 per person each calendar year			
D & P counts toward maximum?	No			
Waiting Period(s)	Basic Benefits None	Major Benefits 12 Months	Prosthodontics 12 Months	Orthodontics 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 Benefits 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 Benefits 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, PPO contracted fees for Premier dentists and PPO contracted fees for non-Delta Dental dentists.

Rates			
Effective Dates (01/01/2020-12/31/2021)			
Low Plan		High Plan	
Enrollee only	\$21.39	Enrollee only	\$30.74
Enrollee + 1 Dependent	\$40.52	Enrollee + 1 Dependent	\$62.39
Family	\$68.29	Family	\$89.39

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

Customer Service
800-521-2651

Claims Address
P.O. Box 1809
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.

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Keep Smiling

Delta Dental PPO™



Save with PPO

Visit a dentist in the PPO¹ network to maximize your savings.² These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.³ 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.⁴ 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



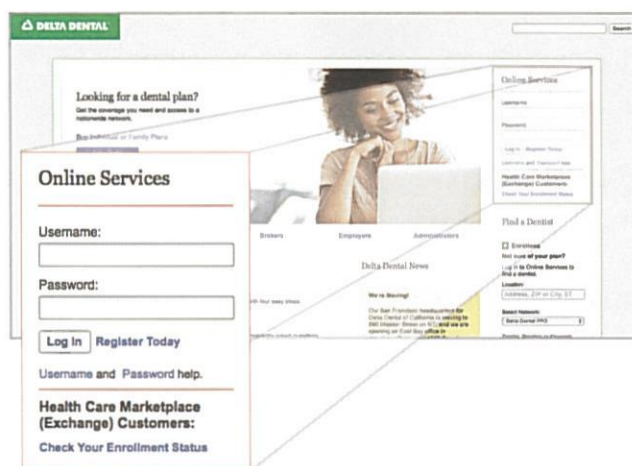
At deltadentalins.com, all the information you need is at your fingertips. You can check your plan details, find an in-network dentist and more.

Create an account

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

With an online account, you can:

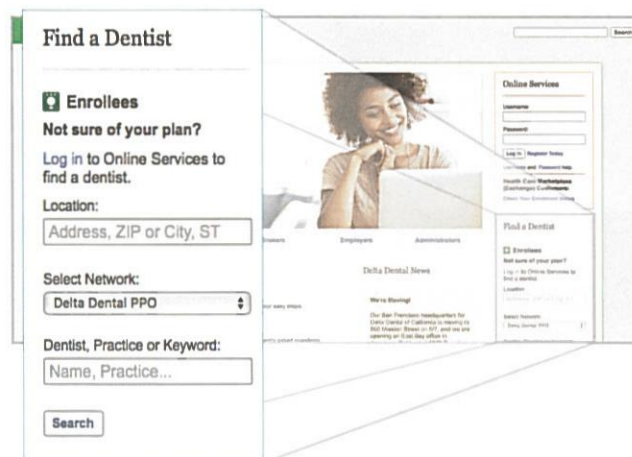
- Check your plan details and eligibility
- Review claim statements and plan documents
- View or print your ID card



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.



For more online resources,
turn the page.

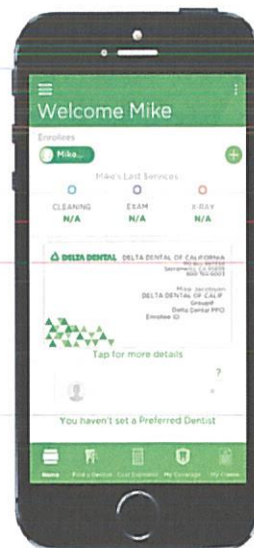


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Download the app

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:

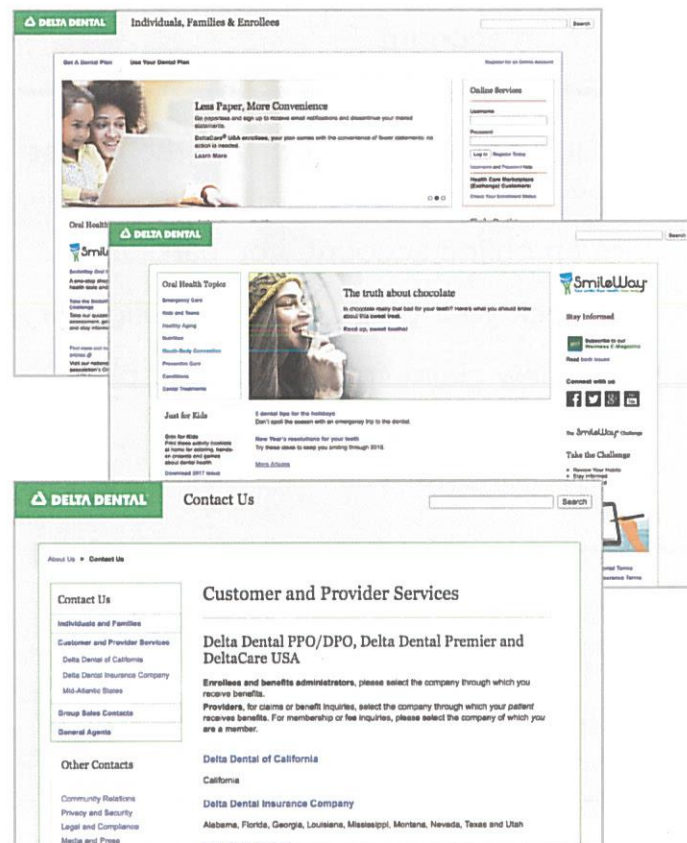
Visit deltadentalins.com/enrollees for the 101 on dental benefits.

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

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT. These enterprise companies are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to 78 million people in the U.S. The website deltadentalins.com is the home of the Delta Dental companies listed above. For other Delta Dental companies, visit the Delta Dental Plans Association website at deltadental.com.

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**

Delta Dental of California, Delta Dental of New York, Inc., Delta Dental of Pennsylvania, Delta Dental Insurance Company and our affiliated companies form one of the nation's largest dental benefits delivery systems, covering nearly 36.5 million enrollees. All of our companies are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to 75 million people in the U.S.



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1. The first part of the document is a list of the names of the people who were present at the meeting.

2. The second part of the document is a list of the topics that were discussed during the meeting.

3. The third part of the document is a list of the actions that were taken during the meeting.

4. The fourth part of the document is a list of the conclusions that were reached during the meeting.

5. The fifth part of the document is a list of the recommendations that were made during the meeting.