

FREQUENTLY ASKED QUESTIONS

What procedures are included?

Delta Dental Patient Direct includes general services such as routine cleanings, fillings, and x-rays, as well as crowns, root canals, dentures, orthodontia, and cosmetic services. Because this is not dental insurance, treatment for pre-existing dental conditions can receive the reduced fee.

Can I go to any dentist?

You must be treated by a dentist in the Patient Direct network to be entitled to receive services at fees below or at the Patient Direct fee schedule.

What if I am not satisfied?

If, for any reason, you are not satisfied, you may notify Delta Dental in writing within 30 business days of joining to receive a full refund.

Delta Dental of New Jersey has been serving the citizens of New Jersey for more than 35 years.

We are proud to introduce Delta Dental Patient Direct, a dental access plan for individuals and families in New Jersey who do not have dental benefits. Members also receive savings on vision care.

To locate participating dentists, please visit www.deltadentalnj.com and click on Find a Dentist. **You must select a dentist from the Patient Direct network to take advantage of the Patient Direct fees.**

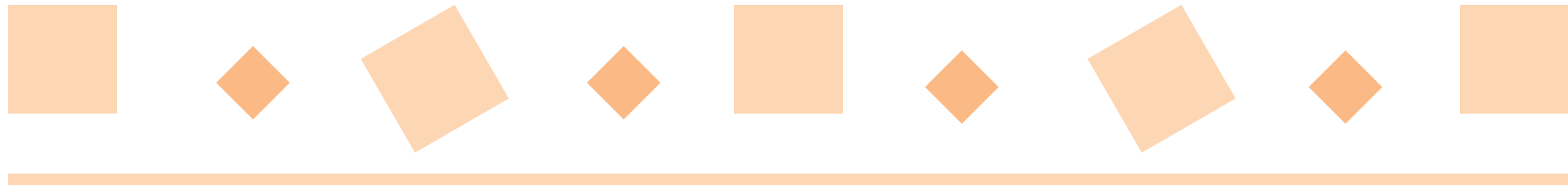
This is not insurance and is not available to persons with dental insurance.

Delta Dental of New Jersey, Inc.
P.O. Box 256
Parsippany, NJ 07054
www.patientdirectnj.com
877-TOOTH-07
(877-866-8407)

No dental coverage?

Try a new approach.

Access our Delta Dental Patient Direct Network!



Delta Dental Patient Direct is a dental program that offers access to a network of Patient Direct dentists who agree to provide dental care at fees no higher than the Delta Dental Patient Direct fee schedule. That fee schedule reflects a discount from the average fees submitted to Delta Dental of New Jersey by all participating dentists in all of our networks. Patient Direct members are responsible for paying 100% of the Patient Direct dentist's fee up to the Patient Direct fee for the procedure.

The annual enrollment fee for individuals is \$66 and \$96 for families. Family membership includes your spouse, all children until the end of the contract year in which they attain the age of 23, and any disabled child who is fully dependent on you for support.

There are no claim forms, maximums, deductibles, or waiting periods. Savings in the following example range from 35% to 50%.

POTENTIAL SAVINGS FOR YOU AND YOUR FAMILY

Fees listed below are the average fees of all of Delta Dental's participating dentists. Please note that fees for services rendered by general dentists are generally lower than fees of specialists.

Procedure	Average Fee*	2009 Patient Direct Fee Schedule	Potential Cost Savings
Periodic Evaluation	\$49.00	\$31.00	\$18.00
Comprehensive Exam	\$76.00	\$37.00	\$39.00
Full-Mouth X-rays	\$127.00	\$76.00	\$51.00
Periapical X-ray	\$23.00	\$14.00	\$9.00
Bitewings-2 X-rays	\$38.00	\$22.00	\$16.00

*Average fee is based upon the submitted fees of all of Delta Dental's participating dentists.

This is not dental insurance, and Patient Direct does not coordinate benefits with any dental plan.

Your Patient Direct membership also provides savings on eye exams, frames, lenses, and contact lenses through EyeMed Vision Care. Visit www.eyemedvisioncare.com/deltadental for more information on the discount program.

REGISTER TODAY!

The easiest way to sign up is by visiting www.patientdirectnj.com. There, you will find more information about the program as well as simple, easy-to-follow directions to register. Or, you may call 877-TOOTH-07 to register over the phone, 8:00 AM – 5:00 PM, Monday – Friday.

At the time you register, you must pay your annual membership fee by credit card, debit card, or check.

Following receipt and approval of your payment, notification of membership, ID cards, and a welcome packet will be mailed to you the next business day. You can begin using your membership the day you receive your ID card, and you will be able to access your membership information online the first of the following month.