Plan Benefit Highlights for: Jackson State University

Group No: 16037 Effective Date: 01/01/2024

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: \$1,500 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

	Low Plan		High Plan	
Benefits and Covered Services*	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.

Premier dentists and PPO contracted fees for non-Delta Dental dentists.

Rates						
Effective Dates (01/01/2024-12/31/2025)						
Low Plan		High Plan				
Enrollee only	\$21.40	Enrollee only	\$31.80			
Enrollee + 1 Dependent	\$40.52	Enrollee + 1 Dependent \$64.52				
Family	\$68.30	Family	\$92.44			

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[†] Reimbursement is based on PPO contracted fees for PPO dentists, PPO contracted fees for