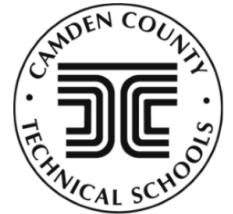


2022 OPEN ENROLLMENT

DENTAL PLAN: DELTA DENTAL OF NEW JERSEY EFFECTIVE JANUARY 1, 2022



Camden County Technical Schools strives to offer you and your eligible dependents a competitive and comprehensive benefits package. This year is no exception.

We are proud to be able to offer you ample dental and prescription drug benefits. There are **no changes** to your dental or prescription drug benefits!

What's New!

- Delta Dental members no longer need a plan ID card to receive service from their dentist. Now, just tell your dental office that you're covered by Delta Dental and provide your **name, date of birth, your enrollee ID number**, and the **name of your employer**. Do you have dependents on the plan? Advise them to provide your plan details for services.
- **If you want an ID card anyway:** Visit www.deltadentalnj.com to register online or download our app (Delta Dental by Delta Dental Plans Association from the Google Play or App Store).

The Open Enrollment period runs from **OCTOBER 1** to **OCTOBER 31, 2021**. During Open Enrollment, a Summary of Benefits and Coverage (SBC) for the prescription drug plan will be available to you. This document summarizes important information about the prescription drug plan in a standard format.

WHAT DO YOU NEED TO DO NOW?

Camden County Technical Schools will be holding a **passive** Open Enrollment this year, which means your current dental and prescription drug benefits will remain in place. You must complete an enrollment form prior to close of business on **OCTOBER 31, 2021** if:

- You wish to add/terminate dependents from your dental and/or prescription drug coverage
- You are enrolling in dental and/or prescription drug benefits for the first time
- You are currently enrolled and you choose to waive/change dental and/or prescription drug benefits.

HOW OFTEN CAN I CHANGE PLAN ELECTIONS?

Unless you have a qualified change in status, you cannot make changes to the benefits you elect until the next Open Enrollment period. Qualified changes in status include: marriage, civil union partnership status change, divorce, birth or adoption of a child, change in child's dependent status, death of a spouse/civil union partner, commencement or termination of adoption proceedings, or change in spouses/civil union partner's benefits or employment status. **You must notify Human Resources within 31 days of experiencing a qualified status change.**

2022 OPEN ENROLLMENT

DENTAL PLAN: DELTA DENTAL OF NEW JERSEY

EFFECTIVE JANUARY 1, 2022

Below is an overview of the Delta Dental PPO Plus Premier Plan and Delta Flagship Plan, effective January 1, 2022 through December 31, 2022. If you have questions, please call Delta Dental at [800.452.9310](tel:800.452.9310).

	PPO Plus Premier Plan (In & Out-of-Network)	Flagship Plan (In-Network Only)
Calendar Year Deductible (individual/family)	\$25 / \$75*	N/A
Calendar Year Maximum (per patient)	\$2,000	N/A
Preventive & Diagnostic Exams, Cleanings, Bitewing X-rays (twice a calendar year) Fluoride Treatments (once a calendar year, children to age 19)	Plan pays 100%	Plan pays 100%
Remaining Basic Fillings, Extractions, Oral Surgery Endodontics Periodontics Sealants	Plan pays 70%	Plan pays 70% Sealants - See Scheduled copays
Crowns Crowns & Crown-Related Procedures	Plan pays 50%	See scheduled copays
Prosthodontics Bridgework Dentures (Full and Partial)	Plan pays 50%	See scheduled copays

* Preventive & Diagnostic services are not subject to deductible.

2022 OPEN ENROLLMENT

SAVE SOME GREEN ON YOUR PEARLY WHITES

Everyone wants to save money while still receiving good service. With the *Delta Dental PPO* network, you'll get great dental care at lower prices. Here's how the PPO network saves you money:

- **In-network dentists have agreed to pre-established fees for services.** On average, patients save 31.5 percent on the fee typically submitted for a claim. Delta Dental PPO dentists' rates are usually the best value, often better than other network rates.
- **Delta Dental PPO network dentists won't "balance bill" patients.** That means they can't charge you the difference between their usual fee and the amount they've agreed to charge patients covered by Delta Dental.



DELTA DENTAL PPO NETWORK DENTISTS

Here's an example:

Let's say a procedure costs \$1,200, but Delta Dental PPO network dentists have agreed to charge a pre-established fee.



\$850

Your Delta Dental plan covers 50 percent of the cost.



\$425

Assuming you already met your deductible for the year, you pay the other half of the bill.



\$425

2022 OPEN ENROLLMENT

SAVE SOME GREEN ON YOUR PEARLY WHITES

OUT-OF-NETWORK DENTISTS

Here's an example:

If you visit an out-of-network dentist, they can bill you the full \$1,200. Delta Dental sets a limit to the amount accepted for a procedure, which is known as a maximum allowed fee.



\$1,100

Delta Dental covers half of the maximum allowed fee.



\$550

You pick up your half plus the \$100 that is “balance-billed” by the out-of-network dentist. Because this is an out-of-network dentist, you can be billed the difference between the maximum allowed fee and the actual cost.



\$650

Example Savings for a Common Procedure

	Delta Dental PPO Network	Out-of-Network
Estimated Charge	\$1,200	\$1,200
Maximum Allowed Fees	\$850	\$1,100
Percentage Paid by Delta Dental	50%	50%
Amount Delta Dental pays	\$425	\$550
Amount Dentist can Balance Bill	\$0	\$100
Total Amount You Pay	\$425	\$650
Your Total Cost Savings	\$350	\$0

As you can see, it pays to use Delta Dental network dentists – especially those in Delta Dental’s PPO network. Visit deltadental.com today to find participating dentists in your area. You can also download the free Delta Dental mobile app using an Apple or Android device to find dentists.

2022 OPEN ENROLLMENT

ADDITIONAL RESOURCES

BENEPORTAL

At Camden County Technical Schools, you have access to a full-range of valuable employee benefit programs. You are able to review your current employee benefit plan options online, 24 hours a day, 7 days a week!

By using BenePortal, Camden County Technical Schools' online tool that houses our benefit program information, you can:

- Review prescription drug, dental and vision plan options
- Find links to carriers' websites
- Download the Summary of Benefits, Summary Plan Descriptions, Enrollment Forms, etc.

Visit www.cctsbenefits.com on your computer or smartphone to access your benefits information today!

MEMBER ADVOCACY

Member Advocacy - Available Monday through Friday, from 8:30am to 5:00pm EST

Member Advocacy, provided by our benefits consultant, Conner Strong & Buckelew, is here to help you with your benefits related needs. This convenient service allows you to speak to a specially trained and experienced Member Advocate who can help you with inquiries such as:

- Understanding your benefits and coverage questions
- Assistance if you believe your claim was not paid properly
- Clarification on information from the insurance company
- Questions regarding a bill from a doctor, lab or hospital
- Enrollment inquiries

To contact Member Advocacy, call **800.563.9929** or submit a request online at connerstrong.com/memberadvocacy

BENEFITPERKS

With CSB Benefit Perks, members gain access to premium discounts on valuable services and items. CSB Benefit Perks a discount and rewards program, provided by Conner Strong & Buckelew (CSB), is available to all employees at no additional cost. The program allows consumers to receive discounts and cash back for hand-selected shopping online at major retailers. Use the Benefit Perks website to browse through categories such as: Automotive, Beauty, Computer & Electronics, Gifts & Flowers, Health & Wellness and much more! Consumers can also print coupons to present at local retailers and merchants for in-person savings, including movie theatres and other services.

Start saving today by registering online at <https://connerstrong.corestream.com>

GOOD RX

Good Rx, provided by Conner Strong & Buckelew, allows you to simply and easily search for retail pharmacies that offer the lowest price for specific medications. The cost for the same medications even when using a network retail pharmacy vary drastically from one drug store to the next. And while prescription drug plan copays may be the same no matter which pharmacy you go to, the retail cost to your employer may be greatly reduced when you get your medications from a pharmacy that charges a lower discounted price.

Use Good Rx to compare drug prices at local and mail-order pharmacies and discover free coupons and savings tips. Find huge savings on drugs not covered by your insurance plan – you may even find savings versus your typical co-payment! Start saving on your prescriptions today at connerstrong.goodrx.com