Dental Insurance

T&M offers three dental plans through Delta Dental. The chart below provides a brief overview of the plans.

Visit your benefits website, www.tandmbenefits.com/dental, for information on how to register for your account, login, and find in-network providers.

Delta Dental
1-800-452-9310
www.deltadentalnj.com

Plan Year: August 1, 2025 – July 31, 2026	**PPO PLAN**	**PPO + PREMIER PLAN**	**ENHANCED PPO+ PREMIER PLAN**
IN-NETWORK			
DEDUCTIBLE			
Individual / Family	$25 / $75	$50 / $150	$75 / $225
ANNUAL MAXIMUM			
Per covered person	$1,750	$1,500	$2,500
DIAGNOSTIC & PREVENTIVE SERVICES			
Periodic Exams, Cleanings, X-Rays, Fluoride Treatments, Sealants	$0	$0	$0
BASIC SERVICES			
Fillings, Root Canals, Oral Surgery	You pay 30% after deductible	You pay 40% after deductible	You pay 25% after deductible
MAJOR SERVICES			
Crowns, Inlays, Onlays	You pay 30% after deductible	You pay 50% after deductible	You pay 40% after deductible
ORTHODONTIA FOR CHILD			
Lifetime	You pay 50% after deductible		
Maximum per patient	$1,000	$1,000	$2,000
DENTAL BI-WEEKLY PAYROLL DEDUCTIONS			
Employee Only	$4.48	$4.65	$7.84
Employee + Spouse	$8.57	$8.91	$15.00
Employee + Child(ren)	$7.50	$7.81	$13.13
Employee + Family	$14.23	$14.80	$24.89

All dental plans have a carryover maximum which allows you to carry over a portion of unused dollars from the previous year to spend on expenses the following year. Learn more at www.tandmbenefits.com.