

Delta Dental Plan Changes for 7/1/2025

We are excited to announce that Delta Dental of New Jersey is replacing the Flagship DHMO product with a new plan called Delta Dental Fixed Copay PPO offering access to more dentists.

This means that the **DeltaCare NJ6 and Flagship Complete** plans will be replaced by the **PPO Fixed Copay 6 and PPO Fixed Copay Complete** plans.

What's staying the same

The new Fixed Copay PPO plans will maintain the same copayment structure as your current Flagship plan, ensuring you continue to enjoy the same predictable payment experience. As with Flagship, there are no deductibles, plan maximums, or coinsurance amounts. If needed, you can get emergency care (with treatment and cost limitations that are similar to Flagship's).

What's new

The Fixed Copay PPO program uses the Delta Dental PPO network, offering you a greater number of dentists and specialists to choose from. You no longer need to select a primary care dentist, giving you the freedom to choose any dentist within our PPO network (including pediatric dentists for your children). Plus, each family member can choose their own Delta Dental PPO dentist and specialist with no referral required.

You must use a Delta Dental PPO dentist to receive covered services. There is no coverage if using a dentist that is not participating in the PPO network. If you need to see a dentist when traveling outside of New Jersey, you can visit any Delta Dental PPO dentist and stay in-network.

What's next

Once enrolled in the Fixed Copay PPO plan, you will receive a new member number and ID card in the mail.

The Fixed Copay PPO will provide the same level of benefits, more network dentists, and a better member experience.