

# Delta Dental PPO<sup>SM</sup> Point of Service Summary of Dental Plan Benefits

For Group #8564 New Mexico Public School Insurance Authority - Low Option

**Benefit Period:** January 1 through December 31

**Deductible:** \$50 Deductible per person total per Benefit Period limited to a maximum Deductible of \$150 per family per Benefit Period

**Maximum Benefit Amount:** \$1,500 per person total per Benefit Period

Covered Services	Delta Dental PPO <sup>SM</sup> Provider	Delta Dental Premier <sup>®</sup> Provider	Non-Participating Provider*
	You Pay	You Pay	You Pay*
<b>Diagnostic and Preventive Services</b>			
<b>Diagnostic and Preventive Services</b> - exams, cleanings, topical fluoride, and space maintainers	No Charge	No Charge	75%
<b>Emergency Palliative Treatment</b> - to temporarily relieve pain	No Charge	No Charge	75%
<b>Sealants</b> - to prevent decay of permanent teeth	No Charge	No Charge	75%
<b>Brush Biopsy</b> - to detect oral cancer	No Charge	No Charge	75%
<b>Radiographs</b> - images	No Charge	No Charge	75%
<b>Periodontal Maintenance</b> - cleanings followings periodontal therapy	No Charge	No Charge	75%
<b>Basic Services</b>			
<b>Minor Restorative Services</b> - fillings and crown repair	20%	20%	75%
<b>Endodontic Services</b> - root canals	20%	20%	75%
<b>Non-Surgical Periodontic Services</b> - non-surgical services to treat gum disease	20%	20%	75%
<b>Simple Extractions</b> - non-surgical removal of teeth	20%	20%	75%
<b>Other Basic Services</b> - misc. services	20%	20%	75%
<b>Relines and Repairs</b> - to bridges, dentures, and implants	20%	20%	75%

*\*Selecting a Non-Participating Provider may result in higher out-of-pocket expenses, even when there is no change in Benefit level between in-network and out-of-network Benefits. Non-Participating Providers do not accept Delta Dental's Maximum Approved Fees as payment in full. You will be financially responsible for balance billed amounts, or amounts that exceed the Non-Participating Provider's reimbursement. See the section titled "Your Network."*

Delta Dental Customer Service: (505) 855-7111 or toll-free (877) 395-9420

Address: 100 Sun Avenue NE STE 400, Albuquerque, NM, 87109

Web Site, Including Provider Search: [www.deltadentalnm.com](http://www.deltadentalnm.com)

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- Oral exams (including evaluations by a specialist) are payable twice per calendar year.
- Routine prophylaxes (cleanings), periodontal maintenance, and scaling in the presence of generalized moderate or severe gingival inflammation are payable twice per calendar year.
- People with specific at-risk health conditions may be eligible for additional prophylaxes (cleanings) or topical fluoride treatment. The patient should talk with his or her Provider about treatment.
- Topical fluoride treatments are payable twice per calendar year for people up to age 19.
- Fixed bilateral space maintainers are payable once per arch per lifetime for people up to age 14.
- Fixed unilateral, removable unilateral, and removable bilateral space maintainers are payable once per quadrant per lifetime for people up to age 14.
- Bitewing images are payable twice per calendar year and a complete series of radiographic images (which include bitewing images) or panoramic radiographic image is payable once in any five-year period.
- Sealants are payable once per tooth per two-year period for permanent molars up to age 16.
- Composite resin (white) restorations are Covered Services on all teeth.
- Implants and implant-related services are payable once per tooth in any five-year period.
- Medically Necessary TMD is a covered Benefit. Pre-Treatment Estimate required.

NMPSIA Wellness Enhancement		You Pay
<p>People with certain chronic medical conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke are eligible for periodontal care. The patient should talk with his or her Provider about treatment.</p> <p><b>Periodontal Maintenance</b> – one additional to your plan’s standard limit per year</p> <p><b>Scaling &amp; Root Planing</b></p> <p><b>Periodontal Surgery</b> – four procedures related to gingival flap or osseous surgeries.</p>	<p>No Charge</p> <p>Annual Maximum Benefit applies</p>	
<p><b>Pregnancy Benefit</b> – one additional routine prophylaxes (cleanings) and one additional periodontal maintenance and scaling in the presence of generalized moderate or severe gingival inflammation is Covered during pregnancy.</p>		

## Additional Plan Information

**Deductible:** Does not apply to Diagnostic and Preventive Services, radiographic images, sealants, full mouth debridement, periodontal maintenance, emergency palliative treatment, and consultations,

**Maximum Benefit Amount:** The Maximum Benefit Amount applies to all services.

**Pre-Treatment Estimates:** Delta Dental recommends that you ask your Provider for a Pre-Treatment Estimate when more-costly procedures are anticipated. This free report estimates your applicable dental Benefits and out-of-pocket expenses for proposed dental services. Please see the Dental Benefit Handbook for more information. Pre-Treatment Estimates are optional unless specified otherwise in this Summary of Dental Plan Benefits.

## Eligibility Provisions

An Eligible Employee is an Employee who satisfies the following: the eligibility definition(s) specified by the Group and accepted by Delta Dental; and the Eligibility Waiting Period specified by the Group and agreed to by Delta Dental. The Eligibility Waiting Period shall not exceed twelve (12) months.

**Benefits will cease on** the last day of the month in which the employee is terminated, subject to any additional requirements which may apply.

## Special Benefit Provisions

None.

## Your Network: Delta Dental PPO Point of Service

This section describes the types of Providers you may visit under your Plan and how fees and payments will work for different Providers.

Delta Dental PPO Provider	
Participates with Delta Dental?	Yes
Out-of-Pocket Costs for This Plan:	Lowest
Delta Dental Pays Up To:	Delta Dental PPO Maximum Approved Fees
Provider May Balance Bill You?	No
Description:	You will be responsible for any Coinsurance and Deductible (if applicable) for Covered Services up to the Delta Dental PPO Maximum Approved Fees. You are also responsible for the full payment for any non-covered services.

Delta Dental Premier Provider	
Participates with Delta Dental?	Yes
Out-of-Pocket Costs for This Plan:	Higher than Delta Dental PPO
Delta Dental Pays Up To:	Delta Dental Premier Maximum Approved Fees
Provider May Balance Bill You?	No
Description:	You will be responsible for any Coinsurance and Deductible (if applicable) for Covered Services up to the Delta Dental Premier Maximum Approved Fees. You are also responsible for the full payment for any non-covered services. Coinsurance amounts may be higher when selecting a Delta Dental Premier Provider.

Non-Participating Provider	
Participates with Delta Dental?	No
Out-of-Pocket Costs for This Plan:	Highest
Delta Dental Pays Up To:	Delta Dental's Non-Participating Maximum Approved Fees
Provider May Balance Bill You?	Yes, up to the Provider's Submitted Amount
Description:	In addition to any Coinsurance, Deductible (if applicable), and fees for non-covered services, you will be responsible for any difference between Delta Dental's Non-Participating Maximum Approved Fees and the Provider's Submitted Amount.  Subscribers are responsible for full payment to a Non-Participating Provider. Any payment made by Delta Dental for services received from a Non-Participating Provider may be paid to the Provider or directly to the Subscriber.

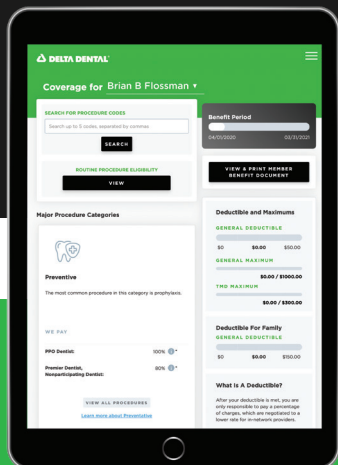
## Understanding Your Benefits

This Summary of Dental Plan Benefits only highlights Benefit levels; it does not provide complete coverage information. Refer to your Dental Benefit Handbook for other important eligibility and Plan provisions. This Summary of Dental Plan Benefits is attached to and is a component of the Dental Benefit Handbook. To the extent that the rules in the Dental Benefit Handbook conflict with the ones stated in this Summary of Dental Plan Benefits, the rules in this Summary of Dental Plan Benefits control.

Call Delta Dental's Customer Service Department at (877) 395-9420, or log into the Member Portal via [www.deltadentalnm.com](http://www.deltadentalnm.com), for answers to questions about Benefits and claims.



# Stay Informed About Your Dental Benefits With Member Portal



## Member Portal gives you 24/7 access to important information about your dental benefits.

### With Member Portal, you can:

- See which members are covered on your plan, now and in the future
- Find an in-network dentist
- See common procedures
- Access an online ID card
- View the status of all claims and toggle between different family member claims
- View and print Explanation of Benefits (EOBs)

NOTE: Member Portal has replaced Consumer Toolkit.



## Get started today

Visit [www.memberportal.com](http://www.memberportal.com)

Log in using your existing Consumer Toolkit® credentials

OR

If you do not have existing credentials, click “Sign up”

Complete the required fields and follow the on-screen instructions to register as a new user

NOTE: You will need the subscriber's ID (the person whose name is on the benefit package). The member ID is an assigned number unique to the subscriber. In many cases, the member ID is the same as the subscriber's Social Security number.

**Questions?** Call Toolkit Support at 866-356-0301

*Privacy of your online benefit information is assured through highly secure encryption technology.*