



# Delta Dental PPO™ Point of Service Summary of Dental Plan Benefits For Group #11579-0001 NMRHCA – Comprehensive Plan

**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:**

**PPO Provider or Premier Provider:** \$1,500 per person total per Benefit Period

**Non-Participating Provider:** \$1,000 per person total per Benefit Period

**Orthodontic Lifetime Maximum:**

**PPO Provider or Premier Provider:** \$1,000 per person total per Benefit Period

**Non-Participating Provider:** \$500 per person total per Benefit Period

These are not separate maximums by type of providers.

## Covered Services

	Delta Dental PPO™ Provider	Delta Dental Premier® Provider <sup>7</sup>	Non-Participating Provider <sup>2</sup>
	You Pay	You Pay <sup>7</sup>	You Pay <sup>2</sup>
<b>Diagnostic and Preventive Services</b>			
<b>Diagnostic and Preventive Services</b> – exams, cleanings, topical fluoride, and space maintainers	No Charge	No Charge	25%
<b>Emergency Palliative Treatment</b> – to temporarily relieve pain	No Charge	No Charge	25%
<b>Sealants</b> – to prevent decay of permanent teeth	No Charge	No Charge	25%
<b>Brush Biopsy</b> – to detect oral cancer	No Charge	No Charge	25%
<b>Radiographs</b> – images	No Charge	No Charge	25%
<b>Basic Services</b>			
<b>Minor Restorative Services</b> – fillings and crown repairs	20%	20%	45%
<b>Endodontic Services</b> – root canals	20%	20%	45%
<b>Periodontic Services</b> – to treat gum disease	20%	20%	45%
<b>Oral Surgery Services</b> – extractions and dental surgery	20%	20%	45%
<b>Other Basic Services</b> – misc. services	20%	20%	45%
<b>Adjustments and Repairs</b> – to bridges and dentures	20%	20%	45%
<b>Major Services</b>			
<b>Major Restorative Services</b> – crowns	50%	50%	65%
<b>Relines and Repairs</b> – to dentures	50%	50%	65%
<b>Implant Repair</b> – implant maintenance, repair, and removal	50%	50%	65%
<b>Prosthodontic Services</b> – bridges, dentures, and implants	50%	50%	65%

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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<b>TMD Treatment</b> – Medically Necessary treatment of Temporomandibular Joint Dysfunction, including diagnostic imaging	50%	50%	65%
<b>Orthodontic Services</b>			
<b>Orthodontic Services</b> – braces	50%	50%	50%
<b>Orthodontic Age Limit</b> – child and adult	No Age Limit	No Age Limit	No Age Limit

*1) Schedule of higher fees applies. Delta Dental Premier Providers are subject to a schedule of higher Maximum Approved Fees than Delta Dental PPO Providers. You may have higher out-of-pocket costs when you visit a Delta Dental Premier Provider than if you visited a Delta Dental PPO Provider. This may be true even if the Coinsurance percentages are the same for these two types of Providers. You may have the lowest out-of-pocket costs when you select a Delta Dental PPO Provider. See the Summary of Dental Plan Benefits for more information on networks and cost sharing.*

*2) Balance billing applies. Non-Participating Providers may bill you above the Non-Participating Maximum Approved Fees they receive from Delta Dental. You will have the highest out-of-pocket costs when you visit a Non-Participating Provider. This will be true even if the Coinsurance percentages in this column match the percentages for other types of Providers. In addition, Non-Participating Providers have not agreed to Delta Dental's in-network protections for Enrollees. See the Summary of Dental Plan Benefits for more information on networks and cost sharing.*

- Oral exams (including evaluations by a specialist) are payable twice per calendar year. Problem focused exams and consultations are payable once per calendar year.
- Three routine prophylaxes (cleanings), and or up to four periodontal maintenance, and scaling in the presence of generalized moderate or severe gingival inflammation are payable four per calendar year, not to exceed a total of four procedures in a 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. Topical fluoride treatments are payable once per calendar year for people age 19 and older, but only when medically necessary.
- Fixed bilateral space maintainers are payable once per arch per five-year period for people up to age 19.
- Fixed unilateral, removable unilateral, and removable bilateral space maintainers are payable once per quadrant per five-year period for people up to age 19.
- Bitewing images are payable twice per calendar year. A complete series of radiographic images (which include bitewing images) or panoramic radiographic images are payable once in any five-year period.
- Sealants are payable once per tooth per two-year period for permanent molars, excluding coverage where an occlusal restoration has been completed on the tooth, up to age 16. Sealants are payable once per tooth per five-year period for permanent molars, excluding coverage where an occlusal restoration has been completed on the tooth, for people ages 16 and older, but only when medically necessary.
- 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 is required or the member may be liable for the full cost of the services.

## Additional Plan Information

**Deductible:** Does not apply to Diagnostic and Preventive Services, radiographic images, sealants, full mouth debridement, emergency palliative treatment, consultations, cephalometric radiographic images, photos, diagnostic casts, and orthodontics (including fiberotomy, surgical repositioning, and devices to facilitate tooth eruption).

**Maximum Benefit Amount:** The Maximum Benefit Amount applies to all services except cephalometric radiographic images, photos, diagnostic casts, and orthodontics (including fiberotomy, surgical repositioning, and devices to facilitate tooth eruption).

**Orthodontic Lifetime Maximum:** Applies to cephalometric radiographic images, photos, diagnostic casts, and orthodontics (including fiberotomy, surgical repositioning, and devices to facilitate tooth eruption).

**Pre-Treatment Estimates:** Delta Dental recommends that you ask your Provider for a Pre-Treatment Estimate when more costly procedures are anticipated. A Pre-Treatment Estimate is not a guarantee of coverage. 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.

**Eligible Employees may enroll on** the first day of the month for which premium is applied for an enrolled member, subject to any additional requirements which may apply.

**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. Subscriber costs may be due on the date of service, or may be billed later, at the option of your Provider.

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. Subscriber costs may be due on the date of service, or may be billed later, at the option of your Provider.

Non-Participating Provider	
<b>Participates with Delta Dental?</b>	No
<b>Out-of-Pocket Costs for This Plan:</b>	Highest
<b>Delta Dental Pays Up To:</b>	Delta Dental's Non-Participating Maximum Approved Fees
<b>Provider May Balance Bill You?</b>	Yes, up to the Provider's Submitted Amount
<b>Description:</b>	<p>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.</p> <p>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. Subscriber costs may be due on the date of service, or may be billed later, at the option of your Provider.</p>

## Understanding Your Benefits

READ YOUR PLAN CAREFULLY - THIS BENEFITS SUMMARY PROVIDES A VERY BRIEF DESCRIPTION OF THE IMPORTANT FEATURES OF YOUR PLAN. THIS IS NOT THE INSURANCE CONTRACT. YOUR FULL RIGHTS AND BENEFITS ARE EXPRESSED IN THE ACTUAL PLAN DOCUMENTS THAT ARE AVAILABLE TO YOU UPON YOUR REQUEST TO US. 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.memberportal.com](http://www.memberportal.com), for answers to questions about Benefits and claims.

Contact the New Mexico Office of Superintendent of Insurance (OSI) at any time for assistance with a claim appeal:

Office of Superintendent of Insurance  
 Phone: 1-855-4-ASK-OSI  
[www.osi.state.nm.us](http://www.osi.state.nm.us)