



**PPONew Mexico
Summary of Dental Plan Benefits
For Group# 8542-0002
Albuquerque Public Schools – Comprehensive Plan**

Benefit Period: January 1 through December 31

Deductible: \$50 deductible per person total per Benefit Year limited to a maximum deductible of \$150 per family per Benefit Year.

Maximum Benefit Amount: \$1,500 per person total per Benefit Year.

Lifetime Ortho Benefit Amount:

PPONew Mexico Dentist (Delta Dental PPO Dentist if outside of New Mexico) - \$1,500 per person total per Lifetime.

Delta Dental Premier Dentist or Non-participating Dentist - \$1,000 per person total per Lifetime.

These are not separate lifetime maximums by type of dentist.

	PPONew Mexico Dentist	Delta Dental PPO Dentist	Delta Dental Premier Dentist*	Non-participating Dentist*
Covered Services:	You Pay	You Pay	You Pay*	You Pay*
Diagnostic & Preventive				
Diagnostic and Preventive Services – exams, cleanings, topical fluoride, and space maintainers	No Charge	No Charge	No Charge	No Charge
Emergency Palliative Treatment – to temporarily relieve pain	No Charge	No Charge	No Charge	No Charge
Sealants – to prevent decay of permanent teeth	No Charge	No Charge	No Charge	No Charge
Brush Biopsy – to detect oral cancer	No Charge	No Charge	No Charge	No Charge
Radiographs – images	No Charge	No Charge	No Charge	No Charge
Basic Services				
Minor Restorative Services – fillings and crown repair	20%	20%	45%	45%
Endodontic Services – root canals	20%	20%	45%	45%
Periodontal Maintenance – cleanings following periodontal therapy	20%	20%	45%	45%
Periodontic Services – to treat gum disease	20%	20%	45%	45%
Oral Surgery Services – extractions and dental surgery	20%	20%	45%	45%
Other Basic Services – misc. services	20%	20%	45%	45%
Relines and Repairs – to bridges, dentures, and implants	20%	20%	45%	45%
Major Services				
Major Restorative Services – crowns	50%	50%	65%	65%
Prosthodontic Services – bridges, dentures, and implants	50%	50%	65%	65%

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Orthodontic Services				
Orthodontic Services – braces	50%	50%	50%	50%
Orthodontic Age Limit –	No Age Limit	No Age Limit	No Age Limit	No Age Limit

* *Selecting a non-participating Dentist may result in higher out-of-pocket expenses. Non-participating Dentists do not accept Delta Dental's Maximum Approved Fees. See "Selecting a Dentist" below.*

- Oral exams (including evaluations by a specialist) are payable twice per calendar year.
- Prophylaxes (cleanings) are payable twice per calendar year. Two additional periodontal maintenance procedures are payable in the same calendar year for individuals with a documented history of periodontal disease.
- 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 dentist about treatment.
- Topical fluoride treatments are payable twice per calendar year for people up to age 19.
- Space maintainers are payable once per area per lifetime for people up to age 14.
- Bitewing images are payable twice per calendar year for people under age 15 and once per calendar year for people age 15 and older. 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 three-year period for the occlusal surface of permanent molars up to age 16. The surface must be free from decay and restorations.
- Composite resin (white) restorations are Covered Services on bicuspid and upper first molars.
- Implants and implant related services are payable once per tooth in any five-year period.

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

Deductible: The deductible does not apply to diagnostic, preventive, radiographic images, brush biopsy, sealants, full mouth debridement, emergency palliative, consultations, cephalometric radiographic image, photos, diagnostic casts and orthodontics (including fiberotomy, surgical repositioning, and devices to facilitate tooth eruption).

Selecting a Dentist

When making an appointment, confirm that the dentist participates in the PPONew Mexico network, referenced at the top of this Summary of Dental Plan Benefits, in order to minimize your out-of-pocket expenses.

For online access to New Mexico Provider Directories, or to search for a dentist nationally, visit the website at www.deltadentalnm.com and select "Find a Dentist".

PPONew Mexico Dentist (In-network option in New Mexico)

Selecting a PPONew Mexico Participating Dentist will ensure the lowest out-of-pocket expenses. PPONew Mexico Participating Dentists have agreed to accept payment according to the PPONew Mexico Fee Schedule. You will be responsible for any copayment and deductible (if applicable) for covered services. You are also responsible for the full payment for any non-covered services.

Delta Dental PPO Dentist (In-network option for all other states)

Selecting a Delta Dental PPO Participating Dentist will ensure the lowest out-of-pocket expenses when visiting a dentist outside of New Mexico. Delta Dental PPO Dentists rendering services outside the state of New Mexico have agreed to accept payment according to the Delta Dental PPO Fee Schedule. You will be responsible for any copayment and deductible (if applicable) for covered services. You are also responsible for full the payment for any non-covered services.

***Delta Dental Premier – (Does Not Participate in PPONew Mexico and/or Delta Dental PPO)**

Delta Dental Premier Participating Dentists are contracted with Delta Dental and may bill up to the Delta Dental Premier Maximum Approved Fees. When you visit a Delta Dental Premier dentist, the **benefit levels are reduced**. Out-of-pocket costs are limited as the balanced billing is capped at the Delta Dental Premier Maximum Approved Fees. Selecting a Non-Participating PPONew Mexico or Delta Dental PPO Dentist who participates in Delta Dental Premier, you will be responsible for any copayment and deductible (if applicable) for covered services. **You will also be responsible for the difference in fees between the PPONew Mexico Fee Schedule/Delta Dental PPO**

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Fee Schedule and the Delta Dental Premier Fee Schedule. You are responsible for the full payment for any non-covered services.

***Non-Participating Dentist**

Selecting a non-participating Dentist may result in higher out-of-pocket expenses. Non-participating Dentists **do not** contract with Delta Dental therefore do not accept the Delta Dental's Maximum Approved Fees as payment in full. When you visit a non-participating dentist the **benefit levels are reduced**. In addition to any copayment, deductible, and fees for non-covered services, **you will also be responsible for any difference between the Dentist's submitted charge and the Maximum Approved Fees for non-participating dentists.**

Eligibility Provisions: An employee who works the minimum number of hours per week and/or satisfies the eligibility definition(s) and Eligibility Waiting Period as specified by the Client and agreed to by Delta Dental.

Upon your enrollment, your dependents may also be eligible for enrollment. Eligible dependents are: Your legal spouse and your children as defined in the Dental Benefit Handbook. Eligible children include your children through the end of the month of their 25th birthday subject to applicable requirements and unmarried children over age 25 who cannot support themselves because of a mental or physical impairment which can be verified by Delta Dental. In addition, your domestic partner, as defined by the Group and approved by Delta Dental, and his/her children (as defined in the Dental Benefit Handbook) may enroll subject to the same timely enrollment or other applicable requirements.

Subject to any other provisions which may also apply, benefits will cease on the last day of the month in which the employee is terminated.

Special Benefit Provisions: None.

UNDERSTAND YOUR BENEFITS: This Summary of Dental Plan Benefits is intended only to highlight benefit levels. It does not reflect all limitations or plan provisions and does not provide complete coverage information. Refer to your Dental Benefit Handbook for other important eligibility and plan provisions. Contact Delta Dental's Customer Service Department to speak with a representative who can answer your coverage questions.

Ask your dentist for a Pre-treatment estimate of benefits anytime more costly procedures are anticipated. When requested by a dental provider, an advance estimate of benefits payable can be provided by Delta Dental before dental care services are received. Pre-treatment estimates are strongly recommended and there is no charge for this service.

This Summary of Dental Plan Benefits is attached and is a component of the Dental Benefit Handbook. This Summary of Dental Plan Benefits supersedes any contract provision of the Dental Benefit Handbook.

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