



Delta Dental PPO™ Point of Service

Summary of Dental Plan Benefits

For Group #8542-0001,1999

Albuquerque Public Schools – Basic Plan

Benefit Period: January 1 through December 31

Deductible: \$100 Deductible per person total per Benefit Period limited to a maximum Deductible of \$300 per family per Benefit Period

Maximum Benefit Amount: \$1,000 per person total per Benefit Period

Covered Services

| | Delta Dental PPO™ Provider | Delta Dental Premier® Provider ¹ | Non-Participating Provider ² |
|---|----------------------------|---|---|
| | You Pay | You Pay ¹ | You Pay ² |
| Diagnostic and Preventive Services | | | |
| Diagnostic and Preventive Services – exams, cleanings, topical fluoride, and space maintainers | No Charge | No Charge | 75% |
| Emergency Palliative Treatment – to temporarily relieve pain | No Charge | No Charge | 75% |
| Sealants – to prevent decay of permanent teeth | No Charge | No Charge | 75% |
| Brush Biopsy – to detect oral cancer | No Charge | No Charge | 75% |
| Radiographs – images | No Charge | No Charge | 75% |
| Basic Services | | | |
| Minor Restorative Services – fillings and crown repair | 30% | 30% | 75% |
| Endodontic Services – root canals | 30% | 30% | 75% |
| Non-Surgical Periodontic Services – non-surgical services to treat gum disease | 30% | 30% | 75% |
| Simple Extractions – non-surgical removal of teeth | 30% | 30% | 75% |
| Other Basic Services – misc. services | 30% | 30% | 75% |
| Relines and Repairs – to bridges, implants, and dentures | 30% | 30% | 75% |

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.

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

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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. 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 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 three-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.
- Non-surgical extractions are Covered Services.
- Denture repair, relining and rebase are Covered Services.
- Repair and recement of bridges and substructures are Covered Services.
- Repair and/or recement of an implant supported prosthetic is a Covered Service.

Additional Plan Information

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

Maximum Benefit Amount: This dental Plan includes Preventive Care Security (PCS); Diagnostic and Preventive Services will not reduce your Maximum Benefit Amount. The Maximum Benefit Amount applies to all services except Diagnostic and Preventive, radiographic images, brush biopsy, sealants, full mouth debridement, emergency palliative treatment, and consultations.

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.

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: | <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.</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, 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