

Dental Plan Benefits July, 2013





City of Albuquerque Insured by Delta Dental of New Mexico

City of Albuquerque Dental Plan Overview

2013 Open Enrollment Changes / Reminders

✓ Delta Dental has been selected as sole carrier

- Network differences two "in-network" choices
- Dual network structure provides a choice between more access or more savings

√ For 2013, a benefit enhancement applies:

- Members with specified medical conditions may be eligible for additional cleaning (up to 4 a year) or fluoride treatment.
- Delta Dental dentists help identify these patients.

✓ Deductible Change

- Change from lifetime deductible to annual deductible.
 - Decrease to annual premiums
 - Does not apply to Diagnostic, Preventive and Orthodontic Services.

✓ Orthodontic Coverage for Child and Adult



City of Albuquerque Dental Plan Provider Network Overview – Point-of-Service Network

Offering two networks provides members with more choice!

Delta Dental PPOSM

Deeper discounts are applied to the allowable fees that a provider can charge. This means out-of-pocket is much lower. Providers can only charge up to the PPO allowed fee.



Almost 1,350 points of access in New Mexico



Over 180,500 dentist locations nationally

Delta Dental Premier®

Select a Delta Dental Premier dentist if you prefer or if specialty care is needed and not available in Delta Dental PPO. Discounts are not as deep. Providers can charge up to the



Nearly 1,683 points of access in New Mexico



Over 264,000 dentist locations nationally

Find a Dentist

Log on to www.DeltaDentalNM.com to search for a dentist.

☑ Whenever possible, use in-network dentists.

Discounts do not apply to out of network providers.

Delta Dental will pay up to the non-participating fee schedule, you will be responsible for the difference.



Benefit Year Deductibles

\$50 per enrolled person \$150 aggregate per family

 Does not apply to Diagnostic, Preventive, or Orthodontic Services

Annual Maximums

\$1,500 per enrolled person per benefit period



Benefits paid for Diagnostic and Preventive Services never reduce the Annual Benefit Maximum!



	Delta Dental PPO SM		Delta Dental Premier®		
Diagnostic and Preventive Services – No Deductible					
Covered Oral Exams & Cleanings (2 per Calendar Year), X-rays, Fluoride Application, Emergency Treatment, Sealants, Space Maintainers, and Diagnostic Casts	Delta Dental Pays 100%	You Pay 0%	Delta Dental Pays 80%	You Pay 20%	
Basic Services					
Fillings, Stainless steel crowns, Extractions, Oral Surgery, Root canals, Periodontics (surgical or non-surgical), Prescription Medications, and General Anesthesia	Delta Dental Pays 85%	You Pay 15%	Delta Dental Pays 85%	You Pay 15%	
Major Services					
Onlays, Crowns, Bridges, Partials or Complete dentures, Specified Implant Procedures	Delta Dental Pays 50%	You Pay 50%	Delta Dental Pays 50%	You Pay 50%	

^{*} Out-of-network dentists <u>may</u> balance bill patients for amounts over Maximum Approved Fees.

Preventive Service Claims Illustration

General Dentist participates in the Delta Dental Premier, but not Delta Dental PPO.

• Benefit level reduced for Premier Provider

	Delta Dental PPO Dentist	Delta Dental Premier Dentist
Network-specific Delta Dental Maximum Approved Fee (Assumes Exam and Cleaning)	\$103	\$126
Delta Dental Pays	100% of \$103	80% of \$126
	= \$103	= \$100.80
Member Co-insurance	0% of \$103	20% of \$126
Member Out-of-Pocket Cost	= \$0	= \$25.20



Major Service Claims Illustration

No benefit differential (same benefit level)

	Delta Dental PPO Dentist	Delta Dental Premier Dentist	
Network-specific Delta Dental Maximum Approved Fee (Crown, Full Cast High Noble Metal - CDT 2790)	\$810	\$1,026	
Delta Dental Pays	50% of \$810	50% of \$1,026	
	= \$405	= \$513	
Member Co-insurance	50% of \$810	50% of \$1,026	
Member Out-of-Pocket Cost	= \$405	= \$513	
	\$108 Savings (over 21%)		



City of Albuquerque Dental Plan Orthodontic Benefit Overview

In-Network

Out-of-Network

ORTHODONTIC SERVICES (child and adult) No deductible



Delta Dental Pays 50% up to \$1,200 lifetime maximum

- Enrollees Pay 50% plus balance of cost up to Delta Dental Maximum Approved Fee.
- For individuals currently in orthodontic treatment prior to enrolling with Delta Dental, the orthodontic benefit will be pro-rated based on the remaining course of treatment.

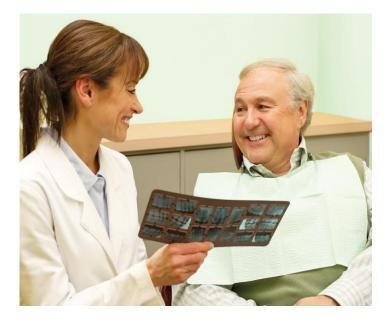
^{*} Out-of-network dentists <u>may</u> balance bill patients for amounts over Maximum Approved Fees.

City of Albuquerque Dental Plan Predetermination of Benefits

ASK YOUR DENTIST FOR A PRE-TREATMENT ESTIMATE

when more costly procedures are anticipated.

- An advance estimate of benefits before dental care services are received
- Not required but strongly recommended
- ✓ No charge for this service.



Patient Disclosure – You're entitled to it!



City of Albuquerque Dental Plan Customer Service

Member Questions?

Automated voice response benefit information available all hours

Experienced Customer Service Representatives

Available Monday – Friday 8:00 AM - 4:30 PM (MST)

505-855-7111 or Toll Free 1-877-395-9420



Member Information Available 24/7!

- View/Print Coverage Documents & Provider Directories
- Verify eligibility of subscriber and dependents
- Confirm deductibles and plan maximums
- Review how a specific claim was processed
- Print a personalized subscriber ID card

www.DeltaDentalNM.com

