Benefit Period: July 1 through June 30
Deductible: $50 Deductible per person total per Benefit Period limited to a maximum Deductible of $150 per family per Benefit Period
Maximum Benefit Amount: $1,750 per person total per Benefit Period
Orthodontic Lifetime Maximum:
Child Ortho – Non-Spouse/Domestic Partner Dependents starting orthodontic treatment prior to the age of 18; $2,000 per person total per lifetime
Adult Ortho – Members starting orthodontic treatment at age 18 or after; $1,750 per person total per lifetime

Covered Services

<table>
<thead>
<tr>
<th>In New Mexico: PPONew Mexico Provider</th>
<th>Outside New Mexico: Delta Dental PPOSM Provider</th>
<th>Delta Dental Premier* or Non-Participating Provider*</th>
</tr>
</thead>
<tbody>
<tr>
<td>You Pay</td>
<td>You Pay*</td>
<td></td>
</tr>
</tbody>
</table>

Diagnostic and Preventive Services

- **Diagnostic and Preventive Services** – exams, cleanings, topical fluoride, and space maintainers: No Charge
- **Emergency Palliative Treatment** – to temporarily relieve pain: No Charge
- **Sealants** – to prevent decay of permanent teeth: No Charge
- **Brush Biopsy** – to detect oral cancer: No Charge
- **Radiographs** – images: No Charge
- **Periodontal Maintenance** – cleanings following periodontal therapy: No Charge

Basic Services

- **Minor Restorative Services** – fillings and crown repair: 20%
- **Endodontic Services** – root canals: 20%
- **Periodontic Services** – to treat gum disease: 20%
- **Oral Surgery Services** – extractions and dental surgery: 20%
- **Other Basic Services** – misc. services: 20%
- **Adjustments and Repairs** – to dentures, bridges, and implants: 20%

Major Services

- **Major Restorative Services** – crowns: 40%
- **Relines and Repairs** – dentures: 40%
- **Prosthodontic Services** – bridges, dentures, and implants: 40%
TMD Treatment - Medically Necessary treatment of Temporomandibular Joint Disorder, including diagnostic imaging  

<table>
<thead>
<tr>
<th></th>
<th>50%</th>
<th>50%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orthodontic Services - braces – child</td>
<td>25%</td>
<td>25%</td>
</tr>
<tr>
<td>Orthodontic Services - braces – adult</td>
<td>40%</td>
<td>40%</td>
</tr>
<tr>
<td>Orthodontic Age Limit - child and adult</td>
<td>No Age Limit</td>
<td>No Age Limit</td>
</tr>
</tbody>
</table>

*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.”*

- 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.
- Prefabricated crowns are payable once per tooth in any two-year period for people up to age 16.
- Composite resin (white) restorations are Covered Services on all teeth.
- Porcelain and resin facings on bridges 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.

**Additional Plan Information**

**Deductible:** Does not apply to Diagnostic and Preventive Services, radiographic images, sealants, full mouth debridement, periodontal maintenance, 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. 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 a 3rd pay period following their date of hire. Retirees are eligible, 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: PPONew Mexico**
This section describes the types of Providers you may visit under your Plan and how fees and payments will work for different Providers.

PPONew Mexico is a Provider network offered exclusively in New Mexico. If you need services outside the state of New Mexico, select a Delta Dental PPO<sup>SM</sup> Participating Provider in that state to reduce out-of-pocket costs.

### PPONew Mexico Provider (In-Network Option In New Mexico)

<table>
<thead>
<tr>
<th>Participates with Delta Dental?</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Out-of-Pocket Costs for This Plan:</td>
<td>Lowest</td>
</tr>
<tr>
<td>Delta Dental Pays Up To:</td>
<td>In State: PPONew Mexico Maximum Approved Fees</td>
</tr>
<tr>
<td>Provider May Balance Bill You?</td>
<td>No</td>
</tr>
<tr>
<td>Description:</td>
<td>You will be responsible for any Coinsurance and Deductible (if applicable) for Covered Services up to the PPONew Mexico Maximum Approved Fees. You are also responsible for the full payment for any non-covered services.</td>
</tr>
</tbody>
</table>

### Delta Dental PPO Provider (In-Network Option Outside of New Mexico)

<table>
<thead>
<tr>
<th>Participates with Delta Dental?</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Out-of-Pocket Costs for This Plan:</td>
<td>Lowest</td>
</tr>
<tr>
<td>Delta Dental Pays Up To:</td>
<td>Out of State: Delta Dental PPO Maximum Approved Fees</td>
</tr>
<tr>
<td>Provider May Balance Bill You?</td>
<td>No</td>
</tr>
<tr>
<td>Description:</td>
<td>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.</td>
</tr>
</tbody>
</table>

### Delta Dental Premier Provider (Out-of-Network Option In/Outside of New Mexico)

<table>
<thead>
<tr>
<th>Participates with Delta Dental?</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Out-of-Pocket Costs for This Plan:</td>
<td>Higher than PPONew Mexico or Delta Dental PPO</td>
</tr>
<tr>
<td>Delta Dental Pays Up To:</td>
<td>In State: PPONew Mexico Maximum Approved Fees</td>
</tr>
<tr>
<td>Provider May Balance Bill You?</td>
<td>In State and Out of State: Yes, up to the Delta Dental Premier Maximum Approved Fees</td>
</tr>
</tbody>
</table>
| Description: | In State: In addition to any Coinsurance, Deductible (if applicable), and fees for non-covered services, you will be responsible for the difference between the PPONew Mexico Maximum Approved Fees and the Delta Dental Premier Maximum Approved Fees.  
Out of State: In addition to any Coinsurance, Deductible (if applicable), and fees for non-covered services, you will be responsible for the difference between the Delta Dental PPO Maximum Approved Fees and the Delta Dental Premier Maximum Approved Fees.  
You will pay more in Coinsurance when you visit a Delta Dental Premier Provider. |

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<table>
<thead>
<tr>
<th>Participates with Delta Dental?</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Out-of-Pocket Costs for This Plan:</td>
<td>Highest</td>
</tr>
<tr>
<td>Delta Dental Pays Up To:</td>
<td>In and Out of State: Delta Dental’s Non-Participating Maximum Approved Fees</td>
</tr>
<tr>
<td>Provider May Balance Bill You?</td>
<td>Yes, up to the Provider’s Submitted Amount</td>
</tr>
</tbody>
</table>

**Description:**

- **In State:** In addition to any Coinsurance, Deductible (if applicable), and fees for non-covered services, you will be responsible for the difference between the Delta Dental’s Non-Participating Maximum Approved Fees and the Provider’s Submitted Amount.

- **Out of State:** In addition to any Coinsurance, Deductible (if applicable), and fees for non-covered services, you will be responsible for the difference between the 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.

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**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 Consumer Toolkit via [www.deltadentalnm.com](http://www.deltadentalnm.com), for answers to questions about Benefits and claims.
Delta Dental—Evidence Based Dentistry

Delta Dental plans include enhanced dental coverage for enrollees with certain high-risk medical conditions. These enhancements have been included based on scientific evidence that treating and preventing oral disease in these situations can improve overall health.

Individuals eligible for this coverage include:

- People with diabetes and periodontal (gum) disease
- Women who are pregnant and have periodontal (gum) disease
- People with certain heart conditions that put them at high or moderate risk for infective endocarditis, a potentially deadly heart infection
- People with kidney failure or who are undergoing dialysis
- People with suppressed immune systems due to chemotherapy and/or radiation treatment, HIV-positive status, organ transplant, and/or stem cell (bone marrow) transplant

The improved benefits include coverage of up to four teeth cleanings (routine cleanings or periodontal maintenance cleanings) per calendar year, as opposed to the typical two. Additional cleanings are benefits at the coinsurance level specified on your Summary of Dental Plan Benefits. For people undergoing head and neck radiation, fluoride applications by your dentist are also covered twice per calendar year. (This service is typically covered to age 19.)

Refer to your Summary of Dental Plan Benefits for more information about your plan, including the coverage levels applicable to these benefits. Additional cleanings and fluoride treatments may apply to your annual maximum and/or be subject to the plan’s deductible.

Revised 9/16

www.deltadentalnm.com
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
- 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.