

STANDARD DENTAL PLAN

(Select Plan automatically includes these dental benefits. Select, Classic, and SAVVY100 members may elect the Comprehensive Dental Plan below.)

Diagnostic and Preventive Services:

- Oral Examinations - once in a benefit year
- Routine Cleaning – once in a benefit period for members without a Specified Medical Condition
- Routine or Periodontal Cleaning – once in a benefit period for members diagnosed with a Specified Medical Condition
- X-rays - full mouth series once every 5 years/Bitewings - once in a benefit year
- Fluoride Application- through age 18, once in a benefit year
- Emergency Treatment - for relief of pain
- Sealants - through age 15, permanent molars only, 3 year limitation
- Space Maintainers - through age 13

Additional Services covered if member has a diagnosed *Specified Medical Condition*:

- Two (2) Additional Routine Cleanings – for members without periodontal disease
- Two (2) Additional Routine or Periodontal Cleanings –for members diagnosed with periodontal disease
- Periodontics – other non-surgical and surgical

Craniomandibular (CMJ) and Temporomandibular Joint (TMJ) Disorders:

- Specified services, subject to clinical review; with some services benefited only if the disorder is trauma related

| If you go to a Delta Dental PPO Dentist | If you go to a Delta Dental Premier Dentist |
|---|---|
| You Pay | You Pay |
| \$ 0 | 20 % |
| \$ 0 | 20 % |
| \$ 0 | 20 % |
| \$ 0 | 20 % |
| \$ 0 | 20 % |
| \$ 0 | 20 % |
| \$ 0 | 20 % |
| \$ 0 | 20 % |
| \$ 0 | 20 % |
| \$ 0 | 20 % |
| \$ 0 | 20 % |
| 50 % | 50 % |
| 50 % | 50 % |

COMPREHENSIVE DENTAL PLAN

(includes benefits shown above and in this section; additional premium applies as shown below)

Basic and Restorative Services:

- Amalgam fillings – anterior and posterior teeth
- Composite resin fillings - anterior teeth only
- Stainless steel crowns
- Extractions - non-surgical
- Oral Surgery - maxillofacial surgical procedures of the oral cavity, including surgical extractions
- Endodontics - pulp therapy and root canal filling
- Periodontics - non-surgical and surgical
- General Anesthesia - intravenous sedation and general anesthesia, when dentally necessary and administered by a licensed provider for a covered oral surgery procedure

Major Services – A six (6) month Benefit Waiting Period applies to these services:

- Crowns and Cast Restorations, including repairs - when teeth cannot be restored with amalgam or composite resin restorations
- Prosthodontics - procedures for construction or repair of fixed bridges, partials or complete dentures
- Implants – specified services, including repairs, and related prosthodontics, subject to clinical review/approval

| If you go to a Delta Dental PPO Dentist | If you go to a Delta Dental Premier Dentist |
|---|---|
| 20 % | 40 % |
| 20 % | 40 % |
| 20 % | 40 % |
| 20 % | 40 % |
| 20 % | 40 % |
| 20 % | 40 % |
| 20 % | 40 % |
| 20 % | 40 % |
| 50 % | 50 % |
| 50 % | 50 % |
| 50 % | 50 % |

COMPREHENSIVE DENTAL PLAN FOR SELECT PLAN MEMBERS:
\$21.00 PER MEMBER PER MONTH
COMPREHENSIVE DENTAL PLAN FOR CLASSIC AND SAVVY100 MEMBERS:
\$28.55 PER MEMBER PER MONTH
Dental Plan Deductible:

A \$50 calendar year deductible (\$150 per Family) applies only to the services in the grey shaded boxes shown above.

Maximum Benefit Amount / Benefit Period:

\$1,000 per enrolled person per calendar year.

Page 2 of 2 dental plan pages (please refer to page 1 of the dental plan illustration for a Summary of Benefits)

Provider Networks: Delta Dental has more than one provider network. Although benefits apply when services are received from either a Delta Dental PPO or Delta Dental Premier dentist, the highest level of benefits applies in the Delta Dental PPO network. Delta Dental PPO is a national provider network with more than 158,600 dentist locations -- over 900 of them in New Mexico. For the most updated list of participating providers, visit DeltaDentalNM.com. Click on Dentist Directories in the Subscribers' section, then again on Delta Dental PPO.

Participating providers may not charge patients for amounts above the applicable Delta Dental Maximum Approved Fee. Dentists who do not participate in either Delta Dental PPO or Delta Dental Premier (non-participating dentists) are subject to reduced Maximum Approved Fees and may balance bill patients up to their submitted fees; out-of-pocket cost may be significantly higher.

Special Eligibility Provisions: dental plan eligibility and enrollment is tied to enrollment in a **Select, Classic or Savvy100 Plan** which is underwritten by Presbyterian Insurance Company, Inc.

Specified Medical Conditions: Enrollees with Specified Medical Conditions have increased dental plan benefits, as noted on the Summary of Benefits page. Specified Medical Conditions are diagnoses of pregnancy, diabetes or HIV-AIDS. Members receiving chemotherapy treatment also qualify for the additional benefits which require a Specified Medical Condition.

Special Benefit Provisions:

Standard Dental Plan benefits are automatically included, without additional premium, for **Select Plan** members. **Standard Dental Plan** benefits are designed to provide coverage for routine preventive dental care. Some additional benefits are provided for members with Specified Medical Conditions, but there is no coverage for the Restorative, Basic, and Major Services which are covered under the **Comprehensive Dental Plan**. Note: when the **Comprehensive Dental Plan** is elected, all covered Periodontal Services (except additional routine or Periodontal Cleanings) are available without the requirement for a diagnosis of a Specified Medical Condition.

The **Comprehensive Dental Plan** (both the white and grey areas of the Summary of Benefits) is available as an option for any **Select, Classic or Savvy100** member.

- ✓ **Select, Classic and Savvy100** members may elect **Comprehensive Dental Plan** benefits when they first enroll in a **Presbyterian Individual Medical Plan**. Later enrollment is only available when offered by Presbyterian as part of an annual enrollment opportunity.
- ✓ Benefits for Orthodontic Services are not included and are not available as an option.
- ✓ No dental coverage applies to any dental care services received prior to enrollment.
- ✓ The premiums applicable to elect the **Comprehensive Dental Plan** are shown at the bottom of the Summary of Benefits page.

BENEFIT WAITING PERIOD: A six (6) month Benefit Waiting Period applies to the Major Services which are covered under the **Comprehensive Dental Plan**. This waiting period applies when initially enrolled under the **Comprehensive Dental Plan**, and to any re-enrollment in the **Comprehensive Dental Plan** following any break in coverage.

PRE-DETERMINATION OF BENEFITS is available anytime more costly dental procedures are anticipated. When requested by a dentist, an advance estimate of benefits payable can be provided by Delta Dental before dental care services are received. Pre-determination is strongly recommended and there is no charge for this service.

When Coverage Ends – Coverage under the **Standard Dental Plan** ends when no longer enrolled in the **Presbyterian Individual Medical Plan**. Coverage under the **Comprehensive Dental Plan** ends on the last day of any contract period during which **Comprehensive Dental Plan** benefits were elected or when no longer enrolled in the **Presbyterian Individual Medical Plan**, whichever comes first.

**Need more general information or help enrolling?
Call the Presbyterian Individual Plan Call Center at 866-8MY-PRES.**

**To view all medical and dental coverage options or apply online,
follow the Individual Plan links at www.phs.org.**

**For detailed questions specific to the dental plan benefits,
call Delta Dental Benefit Services at 505-855-7111 or (if outside Albuquerque) at 877-395-9420.**

Oral health is an important part of overall health. Enroll today!

Medical coverage under Presbyterian Individual Medical Plan is underwritten and administered by Presbyterian Insurance Company, Inc. Dental care benefits are underwritten by Delta Dental of New Mexico / 2500 Louisiana Blvd NE, Albuquerque, New Mexico 87110.

The Summary of Benefits on Page 1 and the additional information on this page are designed to provide an overview of dental plan benefits. These pages do not reflect all limitations or exclusions or provide complete dental coverage information. Once enrolled, members receive all dental plan provisions included in a benefit booklet.