Dental Benefits 101 – Part 1: Key Documents and Terms
For Sandia National Labs Employees

You may find the world of dental benefits confusing, overwhelming, or even boring. We understand. In order to demystify your dental coverage and help you achieve the best possible oral health, Delta Dental of New Mexico (Delta Dental) will be covering the basics of dental benefits in this new series, Dental Benefits 101. Our goal is to help you learn more about your coverage under the Sandia Dental Care Program (Sandia DCP), which Delta Dental administers, so that you can use your dental benefits wisely. Join us for a total of four articles covering Key Documents and Terms, Services and Limitations, Networks and Fees, and the overall Dental Benefits Cycle.

In this article, we'll take a look at your Sandia DCP materials and other documents and then go over common terms that come up in dental benefits. With the knowledge of where to find important information and what it means, you'll be building a foundation for dental benefits mastery.

Before we begin, we would like to note that the primary source of information for your dental benefits is the Sandia DCP Program Summary. You can access this document on the Sandia Web page for dental benefits or by clicking here. Dental Benefits 101 articles do not override the Sandia DCP Program Summary.

Key Documents
Sandia and Delta Dental issue a number of documents in the course of administering your benefits. You can get virtually all the information you need about the Sandia DCP from these documents. Of course, we’re more than happy to explain the basics as we go. The following documents are some of the most important:

- The Sandia DCP Program Summary: The Sandia DCP Program Summary is one section of the larger Summary Plan Description for all of your Sandia benefits. The Program Summary goes into great detail about your dental benefits, including provider networks, coverage, dental services, filing a claim, administrative services, and more. This document is the primary, definitive source of information about your dental plan. We recommend reviewing the Program Summary for a full rundown of information about your dental plan and how you can use it, as it has the final word in how the plan works and in determining benefit payments.
Section 4. “Benefit Program Coverage”: Skip ahead to this section of the Sandia DCP Program Summary to see the key details of your benefits, including how much the plan will pay in a given benefit period, the deductible, individual services, and what percentage of those services (coinsurance) you are expected to pay. While this section is only part of the entire Sandia DCP Program Summary, it has the information you’re probably looking for.

- Explanation of Benefits: An Explanation of Benefits, or EOB, is a document that looks like a bill but is not. Delta Dental will make available an EOB after you have received dental services. The EOB simply states how much the Sandia DCP paid for the services you received, how much of your maximum benefit amount you have used, deductible, and your out-of-pocket expenses. Bills, if any, will come directly from your dentist’s office, not Delta Dental. We recommend comparing your EOB with any bills from your dentist’s office. If you find a discrepancy, please contact Delta Dental (see the “Customer Service” section below). Click here to watch a helpful video from one of our affiliates on how to read an EOB. Note: We will not mail an EOB for services covered at 100%, such as a cleaning. You can view all available EOBs by visiting www.deltadentalnm.com and logging into the Consumer Toolkit.

- Pre-Treatment Estimate: Delta Dental recommends that you ask your dentist to request a pre-treatment estimate from Delta Dental prior to receiving expensive or extensive treatment. While not a guarantee of benefits, it shows how much of your proposed treatment plan the Sandia DCP might cover and how much you might expect to pay out of pocket. A pre-treatment estimate is not required to receive dental services. In short, we highly recommend this informational tool so that you can budget for dental services and avoid surprises after you’ve received them. Simply ask your dentist to request a pre-treatment estimate from Delta Dental once he or she has proposed treatment.

Now that you know what kind of documents you’ll be dealing with if you use your dental benefits, we’ll define some terms that come up often.

Key Terms
The Sandia DCP uses plenty of terms, and it’s helpful to know what they stand for. A few of the most common and important terms appear in your Sandia DCP Program Summary:

- Benefit Period: The benefit period is the time period for accumulating the deductible and the benefit maximum and is the time during which frequency limitations apply, as shown in the Sandia DCP Program Summary. We’ll explain these new terms in more detail below. The benefit period renews each year, which means the deductible and maximum benefit amount do as well. Your current benefit period is January 1, 2017, to December 31, 2017. A new benefit period will start on January 1, 2018.

- Maximum Benefit Amount: This number is the total dollar amount the plan will pay for dental benefits in a given benefit period for each Sandia DCP participant. Under the
Sandia DCP, you have a $1,500 maximum benefit amount. The plan will not pay more than that amount for each Sandia DCP participant during the benefit period.

- Orthodontic Services Lifetime Maximum Benefit: Your plan includes services to treat the poor alignment of teeth and their surrounding structure. There is a limit to how much the Sandia DCP will pay for orthodontic services: $1,800 per Sandia DCP participant per lifetime. This maximum is different from the usual maximum benefit amount because it does not reset at the beginning of a new benefit period. Once a Sandia DCP participant uses up the $1,800 Orthodontic Services allowance, the plan will no longer pay toward those services.

- Deductible: The deductible is the amount you or your family must pay toward covered services before the Sandia DCP will make any payment for those covered services. Under your plan, the deductible is $50 per Sandia DCP participant per benefit period, up to $150 per family per benefit period. Fortunately, the deductible does not apply to Diagnostic and Preventive Services, which means you can get services such as exams, cleanings, and X-rays deductible-free. When it comes to bigger and more-expensive services, the deductible will likely apply.

- Frequency Limitations: Many services are limited to a certain number of treatments in a given time period. For example, cleanings are generally limited to two per calendar year per Sandia DCP participant. So, while these services are available, keep in mind they are not unlimited.

These terms are only a few of the many used in dental benefits. The good news is our Web site, www.deltadentalnm.com, also provides information about understanding benefits, including a Benefits Dictionary, under “Help” -> “Understanding Your Benefits.” We recommend visiting that section if you’d like to learn more about terms you might see used in the Sandia DCP. The Sandia DCP Program Summary also contains a “Definitions” section.

Looking Ahead
Next time, we will look at types of services your plan covers and how limitations and exclusions may factor into benefit determinations.

Online Tools
Delta Dental offers online tools to help you review and understand your dental benefits. Visit www.deltadentalnm.com to access the Consumer Toolkit, where you can view detailed information about your benefits such as which services are covered, how much of your maximum benefit amount you have used, and whether you’ve met your deductible.

Customer Service
Delta Dental provides customer service by phone and in person to help you with benefit questions or concerns:
  - Customer Service Representative (Phone):
o (800) 264-2818 — M-F, 6:30 a.m.–6 p.m. MT

• Automated Phone System:
  o (800) 264-2818 — Available 24/7

• Customer Service Representative (In-Person):
  o Visit the Delta Dental office at 2500 Louisiana Blvd. NE, Suite 600, Albuquerque, NM, 87110 — M-F, 8 a.m.–4:30 p.m. MT