Dental Benefits 101 – Part 2: Services and Limitations

For Sandia National Labs Employees

This article is the second in a series by Delta Dental of New Mexico (Delta Dental) about the basics of dental benefits (read Part 1 here). 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. This week, we’ll take a look at dental services available under the Sandia DCP, with an overview of limitations and exclusions on those services.

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.

Types of Services

Using your dental benefits ultimately means receiving dental services, whether it’s to prevent future problems or to resolve an existing issue. Your dentist will identify the appropriate treatment and services for you. Please note that your deductible will apply to the services below, except for Diagnostic and Preventive. Each dental service under the Sandia DCP is filed under one of four categories:

- **Diagnostic and Preventive Services:** This category includes services that help your dentist identify oral health issues and choose further treatment. It also includes preventive services such as cleanings, and minor treatment to relieve emergency pain. Your typical twice-a-year dentist visit for an exam and cleaning falls under Diagnostic and Preventive. You do not have to pay the deductible to use these services.

- **Basic and Restorative Services:** These services, including ones such as fillings and extractions, are intended to treat visible destruction of the hard tooth structure due to decay or injury. This category includes endodontics (the treatment of dental pulp and surgical procedures involving the root) and periodontics (treatment of disease of the gums and supporting structures of the teeth).

- **Major Services:** This category includes heavy hitters such as crowns, implants, and prosthodontics (e.g., bridges and dentures). Typically, these services can be expensive compared to ones from the previous two categories. Some Major Services are subject to review by an independent dental consultant.
• Orthodontic Services: These services (such as braces) include procedures to treat poor alignment of teeth and their surrounding structure. Orthodontic Services have a separate lifetime maximum of $1,800 per Sandia DCP participant.

You can find these categories and related services in Section 4, “Benefit Program Coverage,” of the Sandia DCP Program Summary. At this point, we must reiterate that the Program Summary is the authoritative source of information about your benefits: what is covered and not, and how much you will be expected to contribute. This article does not override the Program Summary.

Limitations and Exclusions
Services as outlined in the Sandia DCP Program Summary are typically accompanied by limitations and/or exclusions which determine what is allowed for a service and how often a service will be considered a benefit (frequency limitations). Limitations and exclusions are applied automatically when benefit payments are being determined. The Sandia DCP Program Summary goes into detail about limitations and exclusions, which can be numerous and technical.

A good way to ensure you know which services are covered (or not) under the Sandia DCP is to have your dentist submit a pre-treatment estimate prior to receiving services. While not a guarantee of benefits, a pre-treatment estimate shows how much of your proposed treatment plan the Sandia DCP might cover and how much you might expect to pay out of pocket. It will take into account exclusions and limitations related to your proposed treatment plan, along with your deductible and available maximum benefit amount, so that there are no surprises when you receive services and your Explanation of Benefits. A pre-treatment estimate is not required to receive dental services.

More About Services
Services can be complicated, not only due to the number of them, but also due to their accompanying limitations and exclusions. We recommend reviewing the Sandia DCP Program Summary for in-depth information about the services available to you. If you need help clarifying or understanding benefits, limitations, or exclusions, feel free to call or visit Delta Dental Customer Service (please see the “Customer Service” section below).

Looking Ahead
Next time we will look at Delta Dental provider networks, dentists’ fees, and the portion you are responsible for paying (coinsurance).

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):
  - (800) 264-2818 — M-F, 6:30 a.m.–6 p.m. MT

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

- Customer Service Representative (In-Person):
  - 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