

## **PPO Plan Options**





BlueCross BlueShield PPO	Low Plan		High Plan	
Dental Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Benefit Maximum (In and out of network benefit maximum amounts cannot be combined)		\$1,500	\$1,500	\$1,000
Calendar Year Deductible	\$50 Individual \$150 Family		\$50 Individual \$150 Family	
Benefit Category	In-network You Pay	Out-of-Network *You Pay	In-network You Pay	Out-of-Network *You Pay
No Deductible Applies CLASS 1 Preventive Services Exams (2 per calendar year) Prophylaxis/routine cleanings (2 per calendar year) X-rays: Full-Mouth/ Panoramic (once per 5 years) Bitewing x-rays (twice per calendar year) Sealants (up to age 16) Fluoride applications Space Maintainers Periodontal Maintenance (2 per calendar year) Palliative Emergency Treatment	No Charge	75% of Allowed Amount	No Charge	0% of Allowed Amount
CLASS 2 Basic Services  Amalgam & Composite Fillings Simple Extractions Scaling & Root Planning Full Mouth Debridement Non-Surgical Periodontal Services Repairs to Crowns, Onlays, Inlays, Dentures and Bridges Endodontic (root canal) Deep Sedation/General Anesthesia	20%	75% of Allowed Amount	20%	45% of Allowed Amount
Deductible Applies Oral Surgery including Surgical Extractions Surgical Periodontics	100% Not Covered		20%	45% of Allowed Amount
CLASS 3 Major Services Bridges & Dentures Implants & implant related services Crowns, Inlays, Onlays	100% Not Covered		50%	65% of Allowed Amount
No Deductible Applies Orthodontic Services Orthodontic Treatment			50%	50% of Allowed Amount
Coverage for: Adults (Employee/Spouse) Dependent Children (up to age 26)  Orthodontic Lifetime Maximum Benefit per Participant (In and out-of-network lifetime maximums cannot be combined)	100% Not Covered		\$1,500	\$500

<sup>\*</sup> Selecting a non-participating provider may result in higher out-of-pocket expenses, even when there is no change in benefit level between innetwork and out- of-network benefits. Non-Contracting Providers have not entered into a contract with BCBSNM to accept any Allowable Amount determination as payment in full for Eligible Dental Expenses. You will be financially responsible for balance billed amounts or amounts that exceed the non-participating provider's reimbursement.

## **Additional Features:**

## **Enhanced Dental Benefit**

If you have heart disease, pre-diabetes, diabetes or are pregnant, the Enhanced Benefit program offers an additional one of the following after your regular benefits have been used:

- · Routine cleaning
- · Periodontal maintenance cleaning
- · Periodontal scaling and root planning