NEISD offers a great dental benefits plan to keep you and your family healthy. By opting in to this voluntary program, you can take a major step towards a healthier lifestyle and a brighter smile.

### Overview of your dental benefits

<table>
<thead>
<tr>
<th>Type of Procedure</th>
<th>Example Procedures</th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard preventive care</td>
<td>• oral exam • teeth cleaning • periodontal (gum) cleaning • emergency treatment • x-rays • fluoride treatment</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>No waiting period No deductible</td>
<td></td>
</tr>
<tr>
<td>Basic restorative care</td>
<td>• fillings • periodontic services (gum disease) • anesthesia • oral surgery • denture adjustments • root canal therapy (endodontics)</td>
<td>40%</td>
<td>60%</td>
<td>80%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>No waiting period Deductible applies</td>
<td></td>
</tr>
<tr>
<td>Major restorative care</td>
<td>• inlays and onlays • crowns • implants • posts • dentures and repairs</td>
<td>Not covered</td>
<td>30%</td>
<td>50%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>12-month waiting period Deductible applies</td>
<td></td>
</tr>
<tr>
<td><strong>Annual deductible</strong></td>
<td></td>
<td></td>
<td><strong>$50</strong></td>
<td></td>
</tr>
<tr>
<td>(maximum of $150 per family)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Annual maximum</strong></td>
<td></td>
<td></td>
<td><strong>$750</strong></td>
<td><strong>$1,250</strong></td>
</tr>
</tbody>
</table>
Orthodontic Benefits

<table>
<thead>
<tr>
<th>Type of Procedure</th>
<th>Example Procedures</th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
</tr>
</thead>
</table>
| Orthodontia       | • top and bottom braces for an adult  
|                   | • top and bottom braces for a teenager  | Not covered | 25%  
|                   |                    |        | 12-month waiting period Deductible applies | 50% |
| Annual deductible* | N/A                |       |        | $50   |
| Annual maximum    | N/A                |       |        | $1,000|
| Lifetime maximum  | N/A                |       |        | $2,000|

* If your annual deductible is not reached by procedures under “Basic restorative care” and “Major restorative care” it will apply to “Orthodontia.”

NOTE: All benefits are paid based upon “eligible charges”. Eligible charges are determined by application of “usual, reasonable, and customary” charge review. This outline provides a very brief description of some of the important features of your Summary Plan Description. This is not a contract; please refer to your Summary Plan Description for a detailed description of your dental plan, including limitations and exclusions. Benefits will only be paid according to the Summary Plan Description.
Frequently Asked Questions

Am I eligible?

If you are an active NEISD employee in a benefit-eligible position, you are eligible to enroll.

How can I enroll?

Using Lawson Employee Self Service (ESS), you can sign up for dental benefits for yourself and your eligible dependents within 31 days (from and including your hire date) of employment or during the district’s annual open enrollment period. During this time you can enroll for the first time; add, drop or change your dental plan coverage; or add or drop eligible dependents. Your choices will become effective on the first day of the month following your date of hire if you are a new employee, or on January 1 if you sign up during open enrollment.

Can I enroll my family members?

Yes, eligible dependents include your spouse and children under 26. Coverage for dependent children ends at the end of the month in which they turn 26. However, you may continue their coverage through COBRA without a break in coverage or loss of benefits. For more information, contact Employee Benefits.

Why should I sign up?

- **Boost your health.** Maintaining oral health is essential to total-body wellness.

- **Enjoy the freedom to choose.** You can select any licensed dentist to receive coverage, though you’ll maximize your savings by staying within the Delta Dental PPO network.

- **Save money.** Getting dental coverage is a great way to protect your health and your wallet. You’ll get basic preventive care covered at 100% when you stay in the PPO network, coverage up to 80% on other common procedures and even discounts on your vision needs.

How do self-funded programs work?

As a self-funded program, NEISD’s dental plan is paid from employee contributions that are placed in a district fund. The district has contracted with Delta Dental, a third-party administrator, to administer our claims. Being self-funded helps lower out-of-pocket expenses for NEISD employees.

If I enrolled last period, how can I continue my coverage?

If you want to continue your dental coverage with no changes, simply log into Lawson ESS during the open enrollment period to confirm your coverage and rates.

How can I change or cancel existing coverage during open enrollment?

To cancel or modify coverage for any of the eligible dependents covered under your current dental plan, log into Lawson ESS, select the open enrollment option and review your current coverage. You may then select the option to make the necessary changes.

What if I need to change my plan after open enrollment is over?

Certain “qualifying events,” such as a change in family status (getting married, having or adopting a child, loss of coverage due to divorce or separation of employment), allow you to modify or cancel your plan. Changes must be made within 31 days of the qualifying event. Contact the Employee Benefits office for instructions on how to make your change and what supporting documentation is needed. Please note that if your 31st day falls on a weekend or school holiday, you must submit your forms on the last working day before the 31st day.

What are “Year 1” and “Year 2” benefits? How do I know what kind I have?

Your plan includes a three-tier system to reward you for maintaining coverage. Year 1 begins on your original effective date. Benefits increase every year until your third year. Year 2 and Year 3 will begin on the anniversary date of your original effective date. If you terminate your coverage and re-enroll the next year, you will begin with Year 1 benefits.
**When does my coverage start?**

If you enrolled in benefits during open enrollment, your coverage will start Jan. 1, 2017. If you enroll as a new hire, your benefits are effective first of the month following your hire date. For family status changes, your effective date will be the first day of the month following the date of the qualifying event.

**Can I visit any dentist under this plan?**

Yes, your Delta Dental plan offers the flexibility to visit any licensed dentist. But if you’re looking to maximize your savings, visit a dentist in the Delta Dental PPO network. If you can’t find a PPO dentist, Delta Dental Premier dentists offer the next best opportunity to save. PPO and Premier dentists have agreed to reduced fees, and you won’t get charged more than your expected share of the bill.

To find a PPO or Premier dentist (or check if your current dentist is in-network), go to the Find a Dentist tool at deltadentalins.com/neisd.

**Will I need a Delta Dental ID card to visit the dentist?**

You don’t need a Delta Dental ID card when you visit the dentist. Just provide your name, birth date and enrollee ID or social security number. If your family members are covered under your plan, they will need your name, birth date and enrollee or social security number. If you’re covered under two plans, ask your dental office to include information about both plans with your claim, and Delta Dental will handle the rest.

**Does my Delta Dental plan come with discounts on vision care?**

Yes, Delta Dental offers special discounts on vision needs through a cooperation with EyeMed Vision Care. If you sign up for dental benefits, you will also receive saving on eye exams, glasses, and contact lenses.

To take advantage of these discounts, simply print out an ID card at eyemedvisioncare.com/deltadental. For more information, log on or call 1-866-246-9041.

**Are there any enhanced benefits with this plan?**

If you are a pregnant woman, your enhanced benefits include coverage for an extra oral exam and for your choice of an additional cleaning, additional scaling and root planing or additional gum treatment.

**Can I check my benefits online?**

Yes, just register for a Delta Dental online account at deltadentalins.com/neisd. You’ll be able to check your coverage details, view your electronic ID card, download claims for your records and opt in to paperless delivery. You can sign up as soon as your coverage is active.

If you have a smartphone or tablet, you can also download the Delta Dental app from the App Store or Google Play. This free app has many of the same great features as the website — plus a few more. Check your oral risks with a quick questionnaire and try the Toothbrush Timer while you brush.

**I still have questions about my benefits. Who should I contact?**

For information on your dental plan, eligibility, or how to enroll, feel free to contact NEISD’s Employee Benefits Office.  

Phone: (210) 407-0187  
Email: eb@neisd.net  
Address: 8961 Tesoro Drive, Suite 209  
San Antonio, TX 78217

For information on claims, processing and explanation of benefits (EOBs), visit deltadentalins.com/neisd or call Delta Dental’s customer service at 800-521-2651.