## **Welcome to LIBERTY Dental Plan**



#### **Where to Obtain Service**

You and your family may seek services at a LIBERTY contracted dentist or from ANY licensed dentist. Finding a network dentist is easy!

Log on to www.libertydentalplan.com/mbsi

Members on the Elite PPO and Signature Plus Plan:

- Click on **PPO Members**
- Click on FIND A DENTIST
- Enter Required Fields then click Search

Members on the Patriot NV-900 Plan:

- Click on **DHMO Members**
- Click on FIND A DENTIST
- Enter Required Fields then click Search



# What to Know Before Calling the Dental Office

- The type of plan you are enrolled in
- Personal information (including the member ID number)
- The reason for your appointment (let your office know if you are having an emergency)



## **How to Make an Appointment**

Once you are enrolled and eligible under the Plan, you may call your primary care dentist directly to schedule an appointment. Be sure to identify yourself as a member of **LIBERTY Dental Plan** when you call. We suggest you have your Schedule of Covered Services and Copayments with you when you visit your primary care dentist so you can reference your benefits, applicable copayments, exclusions and limitations.



#### What to Take to Your Appointment

- Plan benefit schedule (not required but helpful)
- ID card (not required but helpful)
- Government issued ID (new patients)
- List of questions or concerns
- List of medications you may be taking
- Information needed to complete new patient forms



#### **Ask for Advice**

Take advantage of your dental visit. Ask questions about your treatment plan and express any concerns you may have. Your dentist may offer you treatment options that are not listed on your benefit schedule. These additional services are optional. You can decline them and select only those covered by your plan if you choose. Please be aware that if you opt for non-covered options, you are responsible for paying the full fee charged by your dentist. For PPO members, a Pre-determination is recommended, but not required.



### **Specialty Referral (NV-900)**

If your dentist encounters a situation requiring the services of a Dental Specialist, they will contact LIBERTY to initiate the specialty referral process. Specialty care that is not pre-authorized by LIBERTY will not be covered under your Plan. **PPO members do not require Specialty Referrals.** 



## Schedule Regular Dentist Visits

Seeing your dentist at least twice a year can help prevent many dental health problems. Regular visits will help reduce discomfort, and costly treatment plans. This allows your dentist to monitor your oral health and recommend a dental health routine to address areas of concern.

## **After Your Appointment**

If you still have questions or need help understanding your coverage, treatment options, or receiving care, contact LIBERTY Dental Plan toll free at **888.401.1128.** An experienced, bilingual Member Service Representative will be ready to assist.

# **Member Dental Plan Cost Comparison**

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	Patriot NV-900		Signature Plus PPO		Elite PPO	
Plan Type	DHMO with Out-of-Network Benefit In-Network: \$0		PPO		PPO	
Annual Deductible			In/Out-of-Network		In/Out-of-Network \$50 Individual / \$150 Family	
	Out-of-Network: \$50 In-network:		\$50 Individual / \$150 Family		\$50 Individual / \$150 Family	
	No Annual Maximum  Out-of-Network:  \$1,000 per Member		<b>\$1,000</b> per Member		<b>\$1,500</b> per Member	
Annual Maximum						
Network of Providers	Liberty DHMO		DentalGuard Preferred Select			
	Member Copayment*	Out-of-Network (Plan Pays)**	In- Network**	Out-of- Network**	In- Network**	Out-of- Network**
Diagnostic and Preventive Services						
Oral Evaluations (Exam)	\$0	\$25	100%	80%	100%	90%
Radiographs (X-rays)	\$0	\$10 - \$70				
Prophylaxis (Cleaning)	\$0	\$53				
Basic Services						
Filling (Amalgam, 1-4 or more surfaces)	\$10 - \$25	\$41 - \$71	80%	70%	90%	70%
Filling (Resin-based composite,1-4 or	\$15 - \$30	\$45 - \$68				
more surfaces, anterior)	Franka da sakia 0	Davis davdis C	•			
Endodontic & Periodontic Services						
Endodontic Services (Root Canal - Anterior, excluding crown)	\$110	\$195	80%	70%	90%	50%
Endodontic Services (Root Canal - Molar, excluding crown)	\$210	\$295				
Periodontal Services (Periodontal scaling & root planing per quadrant)	\$40 - \$50	\$19 - \$38				
Periodontal Services (Perio Maintenance)	\$25	\$17				
	Maj	or Services				
Crowns	\$120 - \$220	\$135 - \$285				
Complete Denture (per Maxillary & Mandibular)	\$320	\$181	60%	50%	60%	50%
Partial Denture	\$180 - \$275	\$158 - \$274				
Orthodontic Services						
D8080 - Adolescent Dentition	\$2,100	No Benefit	50%	50%		
D8090 - Adult Dentition	\$2,250	No Benefit				
	No maximum No age limit		\$1,500 Lifetime Maximum. Dependent Children up to age 19		Not a Plan Benefit	

This document provides a summary of the plan's benefits only. For a complete description of benefits, limitations and exclusions, refer to the **Patriot NV-900**, **Signature Plus PPO**, or **Elite PPO** plan benefit schedule.

<sup>\*\*</sup> In-Network fees are based on PPO fees for In-Network dentists. Out-of-Network reimbursement is paid on Liberty's contract allowances and not necessarily the dentist's actual fees. The member is responsible for the difference.



<sup>\*</sup> Member Copayment applies when a Liberty Dental Plan Contracted DHMO Dentist provides the services. Out-of-Network applies when an Out-of-Network Dentist provides the services. Coverage is limited to providers in the state of Nevada.