



# The State of New Mexico Group Benefits Health Plan

**Delta Dental of New Mexico – Serving New Mexico Since 1971**  
Plan Year: January – December 2024



# The Delta Dental **Difference** – Value to **SoNM** Members

## **Claims & Utilization Review**

- All procedures performed are in alignment with accepted industry standards.
- Protect members from unnecessary services being performed.
- Over 99% of claims paid within 10 business days.
- Robust, state-of-the-art utilization management systems and processes in place to protect both members and providers.

## **No Balance Billing or Cost Shifting**

- Participating dentists are not allowed to charge members the difference between their submitted fee and the Delta Dental contracted amount.
- Participating dentists cannot bill members for medically unnecessary services.

## **Provider Accuracy**

- Quarterly provider directory audits.
- Audit Delta Dental patient's records to verify member charges and services performed.

# Delta Dental of New Mexico Network Overview

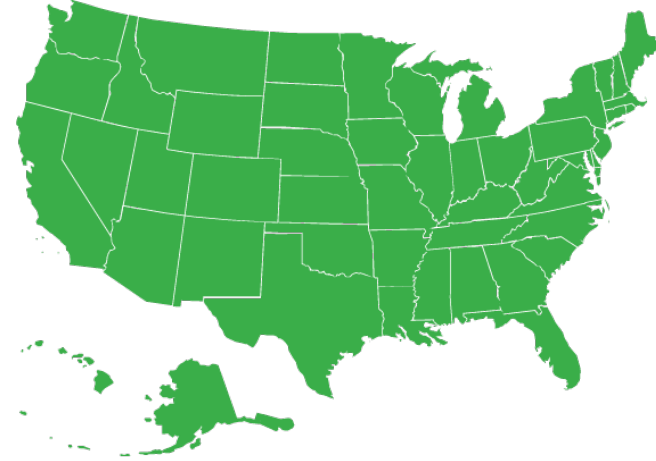


## Delta Dental Premier®

**887** of **965** unique providers across New Mexico  
**92%** of practicing licensed providers participate

## Delta Dental PPO™

**788** of **965** unique providers across New Mexico  
**82%** of practicing licensed providers participate



## Delta Dental Premier®

More than **152,000** providers nationwide

## Delta Dental PPO™

More than **113,000** providers nationwide

Patients will not be billed for any amount over the **Delta Dental Maximum Approved Fees**. Always review your EOB for the Approved Fee maximums. Participating providers adhere to higher benefit levels and important member protections apply.

**Out-of-network dentists do not agree to the same discounts, resulting in higher out-of-pocket costs & lower benefits. SAVE MONEY, STAY IN-NETWORK!**

# Looking for an In-Network Dentist?

Please go to our website at [www.deltadentalnm.com](http://www.deltadentalnm.com) and click on Find a Provider. Search for a **Delta Dental PPO™** or **Delta Dental Premier®** contracted provider to get the most benefits and least out-of-pocket costs!

The screenshot shows the Delta Dental website interface. At the top left is the Delta Dental logo. A navigation menu includes links for Home, About, Members, Groups, Brokers, Dentists, Find a Provider (highlighted in orange), Wellness, and Help. Below the navigation is a search bar with the text "( Looking for a different state? ) Delta Dental of New Mexico" and a "SEARCH" button with a "GO" button next to it. On the left side, there is a breadcrumb trail "home / find a provider" and a large blue heading "Find a Provider". Below this heading, it says "Please use the links below to search for a Dental or Vision provider:". Under the heading "Dental Providers", there is a list item: "Providers in Delta Dental PPO(SM), Delta Dental Premier®, and Delta Dental Patient Direct". On the right side, there is a "Quick Links" section with a blue header and four items: "Find a Dentist", "Online Tools", "About Us", and "Contact Us".

Click here

# Looking for an In-Network Dentist?

## Find a Delta Dental PPO™ Dentist in Your Area

Required fields are indicated with an asterisk \*

Search Tips

### Your Location

ZIP Code\*  Address  City  State

### Distance and Number of Results

Maximum Distance  Number of Results

### Additional Search Criteria

\*To search by Last Name, you must provide either the ZIP Code, or the City and State.

Dentist Last Name  Specialty  Language

Handicap Accessible  Treats Disabled Adults  Treats Disabled Children  Accepting New Patients





# Delta Dental Benefits Overview

- **Calendar Year Deductibles**
  - \$50.00 per enrolled person
  - \$150.00 total per family
  - Deductible does not apply to Diagnostic & Preventive Services or Orthodontic Services
- **Benefit Annual Maximum - Calendar Year**
  - \$1,750 per enrolled person per calendar year
- **Orthodontic Lifetime Maximum**
  - Children – up to 18th birthday
  - Plan Pays 75%, up to a \$2,000 lifetime maximum
  - Adults – age 18 and over
  - Plan Pays 60%, up to a \$1,750 lifetime maximum



# Delta Dental Benefits Overview

	In-Network Delta Dental PPO™ or Premier® Network		Out-of-Network
<b>Diagnostic and Preventive Services – No Deductible</b>			
Covered - Oral Evaluations & Cleanings ( <b>2 per Calendar Year*</b> ), Radiographic Images, Topical Fluoride, Emergency Treatment, Sealants, Space Maintainers, and Diagnostic Costs	<b>Delta Dental Pays: 100%</b>	<b>You Pay: 0%</b>	<b>Delta Dental pays 100% up to fee allowable; You pay any amount over allowable fee</b>
<b>Basic Services – Deductible Applies</b>			
Fillings, Stainless Steel Crowns, Extractions, Oral Surgery, Root Canals, Periodontics, and General Anesthesia	<b>Delta Dental Pays: 80%</b>	<b>You Pay: 20%</b>	<b>Delta Dental pays 55% of fee allowable; You pay 45% plus any amount over allowable fee</b>
<b>Major Services – Deductible Applies</b>			
Onlays, Crowns, Bridges, Partials or Complete Dentures, Specified Implant Procedures	<b>Delta Dental Pays: 60%</b>	<b>You Pay: 40%</b>	<b>Delta Dental pays 35% of fee allowable; You pay 65% plus any amount over allowable fee</b>

\*Covers routine cleanings twice per year. Individuals with certain medical conditions may qualify for up to 2 additional cleanings.

# Dental Benefits Overview– Ortho Benefits

<b>Orthodontic Services (All Ages)</b> No Deductible	
<b>Children, for treatment starting prior to 18th birthday</b>	<b>Adults, for treatment starting Age 18 and over</b>
<b>Plan Pays 75% up to a \$2,000 <u>lifetime maximum</u></b>	<b>Plan Pays 60% up to a \$1,750 <u>lifetime maximum</u></b>





## ASK YOUR DENTIST FOR A PRE-TREATMENT ESTIMATE

When costly procedures are anticipated, know what your share of the costs will be!

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- An advance estimate of benefits **before** scheduled dental care services are received
- Know your **out-of-pocket cost!**
- Not required but **strongly recommended**
- **No charge** for a pre-treatment estimate!

Patient Disclosure

**You're entitled to it!**

# Evidence Based Dentistry (EBD)

- **Members with specified medical conditions may be eligible for additional cleanings (up to 4 total a year) or fluoride treatment**
  - People with diabetes **AND** periodontal (gum) disease
  - Women who are pregnant **AND** have periodontal (gum) disease
  - People with certain heart conditions that put them at high or moderate risk for infective endocarditis, a potentially deadly heart infection
  - People with kidney failure or who are undergoing dialysis
  - People with suppressed immune systems due to chemotherapy and/or radiation treatment, HIV positive status, organ transplant, and/or stem cell (bone marrow) transplant
- **Talk with your dentist if you qualify under one of these medical conditions. They will include the required documentation with the claim submission.**

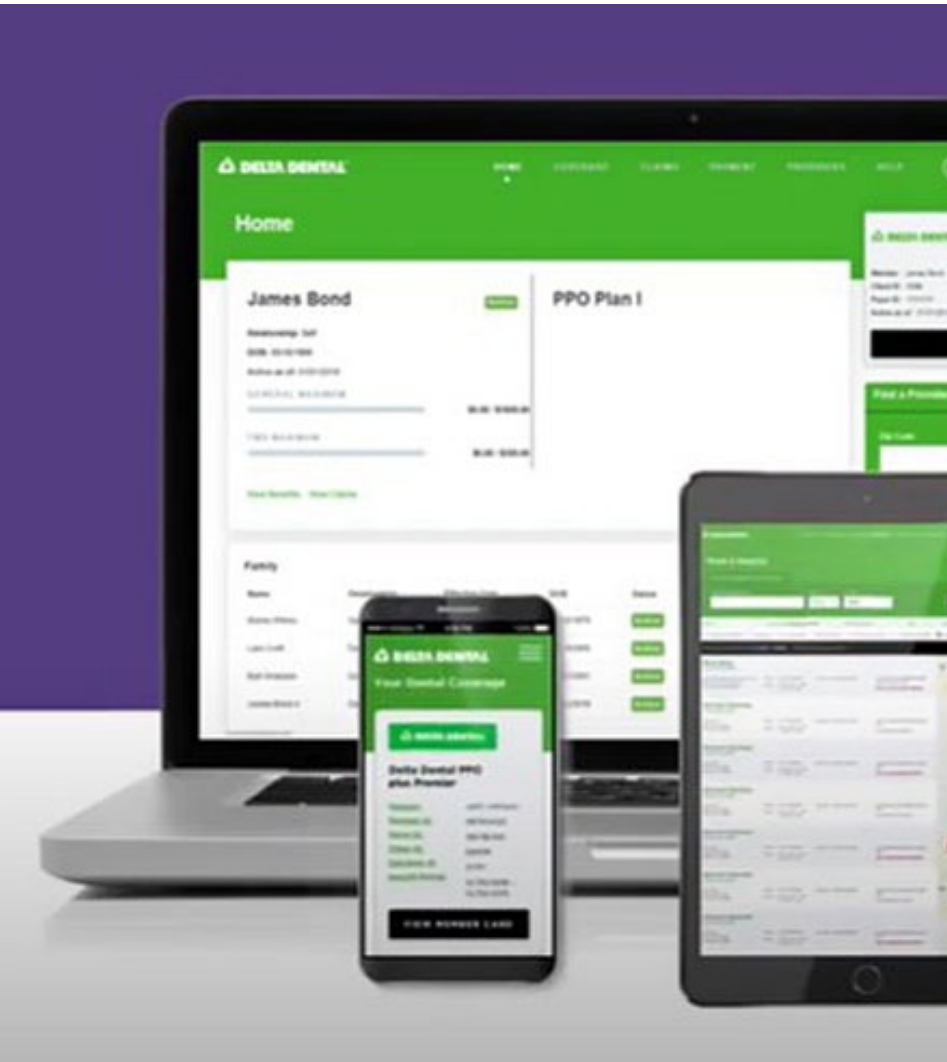
# Tele-Dentistry – New for 2024

## Exciting new Benefit via Phone or Computer

- Fully Covered Benefit
- 24/7 Access to Licensed Dentists
- Emergency or Urgent Evaluations
- Improves Rural Access
- Access to Prescription Medication if needed
- Facilitates Scheduling & Planning of Appointments
- Fosters Utilization & Oral Health
- Referrals to Delta Dental Dentists for Lowest Out-of-Pocket Costs



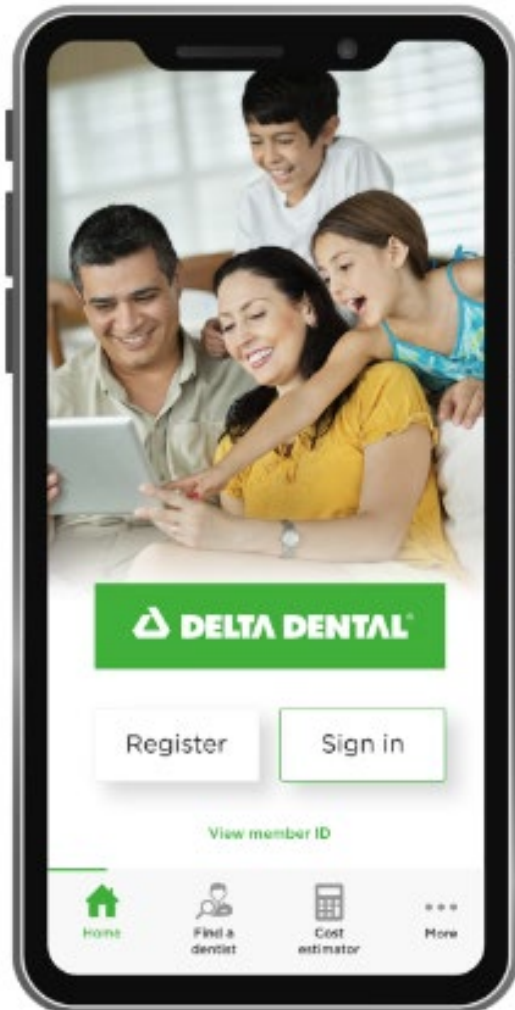
# Member Portal



## The Delta Dental Online Member Portal provides easy access to the following:

- Find a Dentist Online
- View & Print ID Card
- View Claims & Pre-Treatment Estimates
- View Benefits
- Educational Materials, Reminders, Tips, & More!

# Mobile App



## Delta Dental Mobile App features

Sign in to access the full range of tools and resources



### Mobile ID card

No need for a paper card. View and share your ID card from your phone, and easily save it to your device for quick access, including Apple Passbook and Google Wallet.



### Find a dentist

It's easy to find a dentist near you. Search and compare dental offices to find one that suits your needs. Save your family's preferred dentists to your account for easy access.



### Dental Care Cost Estimator

Find out what to expect with our Dental Care Cost Estimator. Our easy to use tool provides estimated cost ranges on common dental care needs for dentists in your area, now with the option to select your dentist for tailored cost estimates.



### Save your preferred dentist for quick access

Save your favorite dentists using the Delta Dental Mobile App for quick access to contact information making it easy to schedule your routine cleaning.



# Delta Dental **Helpful Tips**

- **Remember, you can receive 2 Routine Cleanings/Exams in a Calendar Year.**  
More than 120 signs and symptoms of non-dental diseases can be detected through a routine oral exam.
- **Stay In-Network by seeing a Delta Dental PPO™, or Delta Dental Premier® provider.**
- **Need to find a provider?** Go to [www.deltadentalnm.com](http://www.deltadentalnm.com) and search for a Delta Dental PPO™, or Delta Dental Premier® provider.
- **Remember to register with the online Member Portal once you are enrolled!** Member Portal gives you 24/7 access to important information about your dental benefits.
- **Ask about your procedure before it is done!** Don't forget to ask for a pre-treatment estimate prior to dental services being performed. Reduce your out-of-pocket costs and know what is covered!

Thank you for your time.

We look forward to serving you!



Delta Dental of New Mexico  
[DeltaDentalNM.com](http://DeltaDentalNM.com)