

# State of New Mexico Group Dental Benefits Plan




Administered by  
Delta Dental of New Mexico



Plan Year: January 1-December 31, 2018



# Dental Networks Overview

| PPONew Mexico  | Delta Dental PPO  | Find a Dentist  |
|--|---|---|
| <p><b>“In-Network” providers in New Mexico</b></p>  <p><b>2,302 points of access, with more than 95% of specialists participating</b></p>   | <p><b>“In-Network” providers outside of New Mexico</b></p>  <p><b>Nationally, almost 282,000 points of access</b></p> | <p>To maximize you benefits, use “In-Network” dentists</p>  <p>Online dentist search at <a href="http://www.deltadentalnm.com">www.deltadentalnm.com</a></p> |
| <p>Patients will not be billed for any amount over the <i>Delta Dental Maximum Approved Fees</i>. Always review your EOB for the Approved Fee maximums. Participating providers adhere to higher benefit levels and important member protections apply.</p> <p><b>Out-of-network dentists do not agree to the same discounts, resulting in higher out-of-pocket costs and lower benefits. Should an out-of-network provider be used, cost increases may be limited by selecting a Delta Dental Premier® provider, with over 356,000 points of access.</b></p> <p><b>SAVE MONEY, STAY IN-NETWORK!</b></p> |   |   |



# Benefits Overview

## Calendar Year Deductibles

- \$50 per enrolled person
- \$150 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 18<sup>th</sup> 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



# Benefits Overview

|  | In-Network PPO New Mexico      |                     | Out-of-Network  |
|--|--------------------------------|---------------------|---|
| <b>Diagnostic and Preventive Services – No Deductible</b>  |                                |                     |   |
| Covered - Oral Evaluations & Cleanings (2 per Calendar Year*), Radiographic Images, Topical Fluoride, Emergency Treatment, Sealants, Space Maintainers, and Diagnostic Casts | <b>Delta Dental Pays: 100%</b> | <b>You Pay: 0%</b>  | <b>Delta Dental pays 100% up to fee allowable;<br/>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;<br/>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;<br/>You pay 65% plus any amount over allowable fee</b> |

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



# Benefits Overview - Orthodontic Benefit

## ORTHODONTIC SERVICES

No deductible



**Children – up to 18<sup>th</sup> birthday**  
**Plan Pays 75%**  
**up to a \$2000 lifetime maximum**

**Adults – age 18 and over**  
**Plan Pays 60%**  
**Up to a \$1750 lifetime maximum**

# REMEMBER

- 2 Cleanings
- 2 Exams

Per Calendar Year

- NO CHARGE In-Network\*



Don't Delay, get your teeth cleaned TODAY!

A \$1 spent in preventive care can save up to \$4 in major services.

\*Out-of-network dentists may balance bill patients for amounts over the Maximum Approved Fees





# Specified Medical Conditions

- Members with specified medical conditions may be eligible for additional cleanings (up to 4 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.

# Pre-Treatment Estimate of Benefits

**ASK YOUR DENTIST FOR A PRE-TREATMENT ESTIMATE**  
when more costly procedures are anticipated.

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

**Don't be surprised with a bill from your dentist!**



**Patient Disclosure –  
You're entitled to it!**



# Delta Dental Helpful Tips

- Remember, **stay In-Network by seeing a contracted PPONew Mexico** provider. You receive the highest level of benefits and the least amount out-of-pocket cost.
- Need to find a provider? Go to [www.deltadentalnm.com](http://www.deltadentalnm.com) and click on In-State or search the national directory for an outside of New Mexico Delta Dental PPO provider.
- Register online to see how your claims were paid.
- **Always ask if the provider is a CONTRACTED PPONew Mexico provider**, as this is specifically the State of New Mexico's contracted plan. All others will be treated as out-of-network providers.
- Being referred? Then ask that provider if they are a contracted PPONew Mexico provider.
- Ask about your procedure before it is done. Don't assume it will be covered just because the provider says you need it. Make sure you know your out-of-pocket costs and get a Pre-treatment Estimate!
- Discuss your medical conditions with your dentist regarding possible additional cleanings.

**You are your own advocate!**



# Benefits Information Online

## Member Information Available 24/7

- View/Print Coverage Documents & Provider Directories
- Verify eligibility of subscriber and dependents
- Confirm status of deductibles and plan maximums
- Review how a specific claim was processed
- Oral Health information and printable flyers



[www.deltadentalnm.com](http://www.deltadentalnm.com)

# Customer Service

**Phone:** 505-855-7111 or toll-free 1-877-395-9420

**Automated Voice Response System**

Get benefit information 24/7

**Experienced Customer Service Representatives**

Available Monday – Friday 8:00 AM - 4:30 PM (MST)

**Email:** [customerservice@deltadentalnm.com](mailto:customerservice@deltadentalnm.com)



## MOUTH

Many don't realize that the medications you may be prescribed to treat other systemic conditions could be harming your mouth.

## PANCREAS

Recent research has found a strong correlation between periodontal (gum) disease and diabetes.

## BONES

Osteoporosis can have a serious effect on the mouth and teeth. It can affect the density of the jaw bone which anchors the teeth in place. If the jaw bone becomes weakened or fractured, tooth loss can occur.



## REPRODUCTIVE TRACT

Taking care of your dental health early in the pregnancy may help support your baby's healthy development of your baby and can help ensure a healthy birth.

**Remember, your dental health is part of your overall health!**

