



## The State of New Mexico Group Benefits Health Plan

Dental Administered by: Delta Dental of New Mexico Plan Year: January - December 2022



#### Welcome to Delta Dental

- Local Albuquerque Customer Service
- Fast/responsive claim processing, offering provider electronic claims submission
- Delta Dental supports organizations and charities across NM
- We are part of YOUR community, and are happy to be celebrating 50 years serving New Mexico!



#### Delta Dental Network Overview

Delta Dental PPO™	Delta Dental Premier®	Find a Dentist
In-Network providers	In-Network providers	To maximize you benefits, use In-Network dentists
		We Do Dental.  We do not not not not not not not not not no
New Mexico: over 2,100 access points Nationally, over 282,000 access points	New Mexico: over 2,300 access points Nationally, over 342,000 access points	Online dentist search at www.deltadentalnm.com

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!



#### 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 <u>lifetime</u> maximum
- Adults age 18 and over
- Plan Pays 60%, up to a \$1,750 <u>lifetime</u> maximum



#### Delta Dental Benefits Overview

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

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



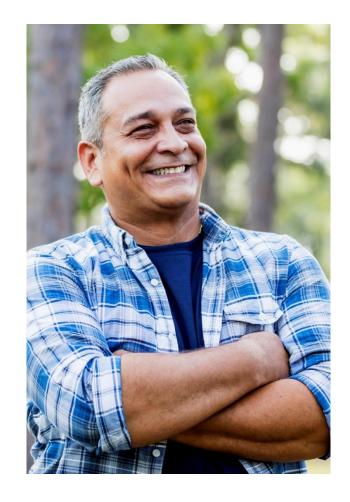
#### Delta Dental Benefits Overview – Orthodontic

## Orthodontic Services (All Ages) No Deductible

Children, for treatment starting prior to 18th birthday

Adults, for treatment starting
Age 18 and over

Plan Pays 75% up to a \$2,000 lifetime maximum Plan Pays 60% up to a \$1,750 lifetime maximum



#### Pre-Treatment Estimate of Benefits

#### ASK YOUR DENTIST FOR A PRE-TREATMENT ESTIMATE

When costly procedures are anticipated, be in the know!

- An advance estimate of benefits
   before dental care services are received. Your
   dentist will submit documentation on a claim
   form in advance, so nothing for you to do
- Make sure to get your pre-treatment estimate in writing (mail or email) from Delta Dental so you know your out-of-pocket cost!
- 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 a year) or fluoride treatments
  - People with diabetes <u>AND</u> 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
  - –And many others
- Talk with your dentist if you qualify under one of these medical conditions as they will include the required documentation/narrative of your medical condition with the claim submission. <u>You do not need to personally provide any information</u>. <u>ALL information will be submitted by your dentist!</u>

## Looking for an In-Network Dentist?

Please go to our website at <a href="www.deltadentalnm.com">www.deltadentalnm.com</a> and click on Find a Dentist. Search for a <a href="contracted provider">contracted provider</a> to get the most benefits and least out-of-pocket costs!

(Looking for a different state?) Delta Dental of New Mexico

home / find a provider

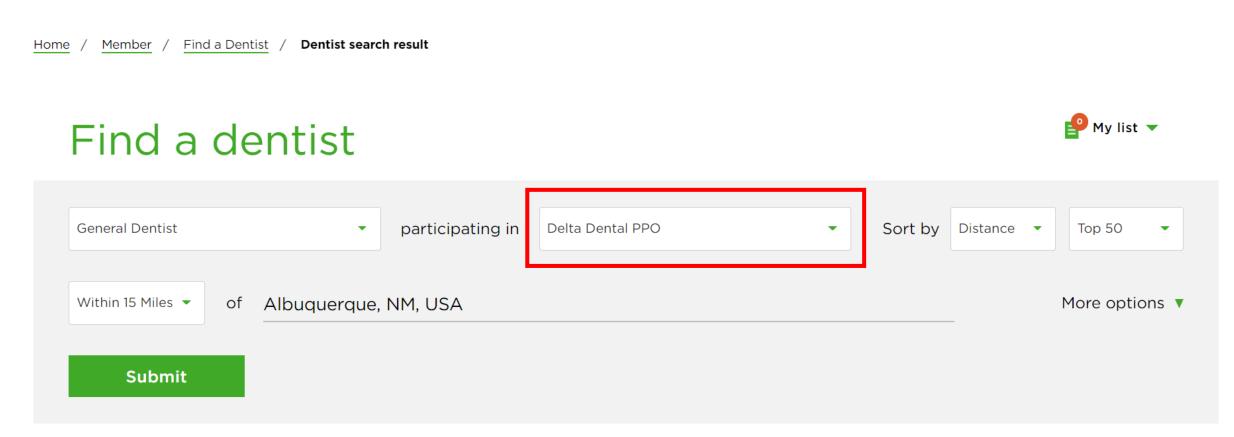
#### Find a Provider

Please use the links below to search for a Dental or Vision provider:

#### **Dental Providers**

 Providers in Delta Dental PPO(SM), Delta Dental Premier®, and Delta Dental Patient Direct

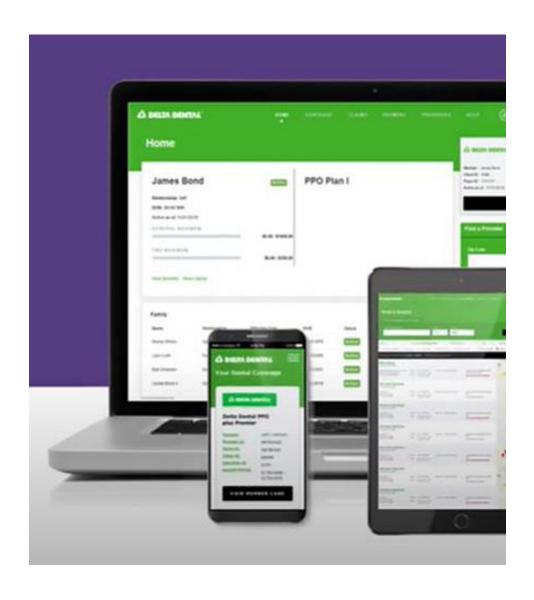
## Looking for an In-Network Dentist?



Based on your search criteria, we have identified 50 Delta Dental dentists. You can modify your search in the box above. To conduct a more detailed search, click on the "More options" drop down.



#### 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!

## Member Advocacy

#### Be Your Own Oral Health & Financial Advocate!

#### Explanation of Benefits

- Did you just receive an invoice from your dentist? Are you paying only what is truly your portion?
- Review your Explanation of Benefits (EOB) to make sure you have not paid more than required!
   Look for your EOB in the mail, or view it online by registering on the Delta Dental Member Portal at www.deltadentanm.com
- Any questions, make your first step to call Customer Service to help explain your benefits

#### Pre-Treatment Estimates

— If it's not an emergency procedure, have your dentist submit a pre-treatment estimate to Delta Dental.
We will respond in writing and let you know how the services will be paid, and what you will owe before you have the services done.



## Delta Dental Helpful Tips

- Don't Delay! Get your teeth cleaned TODAY! Remember you are able to receive 2 cleanings & exams in a calendar year. More than 120 signs and symptoms of non-dental diseases can be detected through a routine oral exam.
- Remember, stay In-Network by seeing an In-Network Delta Dental PPO™ or Premier® provider. You receive the highest level of benefits and the least amount out-of-pocket cost. Make sure your dentist is a contracted provider if you are just enrolling in the plan.
- Need to find a provider? Once enrolled, register with our member portal at <u>www.deltadentalnm.com</u> and search for an in-state Delta Dental PPO ™ provider, or search nationally outside of New Mexico for a Delta Dental PPO™ provider to save the most with deeper discounted fees.
- Ask about your procedure before it is done! Don't forget to ask for a pre-treatment estimate prior to dental services being performed. Your dentist will submit the pre-treatment to Delta Dental and we will respond in writing to both the dentist and you. Understand your out-of-pocket costs!

### Delta Dental Questions?

- ✓ Once enrolled, go to the online **Member Portal** at <u>www.deltadentalnm.com</u> to access your account information 24/7. Find a dentist, view/print your ID card and much more!
- ✓ Call the **Delta Dental Customer Service Team** at **(877) 395-9420**Customer Service is available Monday Friday 8:00 AM 4:30 PM (MST)
- ✓ For 24/7 account information, call our Automated Voice Response System at (877) 395-9420
- ✓ Email us at: <a href="mailto:customerservice@deltadentalnm.com">customerservice@deltadentalnm.com</a>. Get a response in writing!

## Thank you for your time.

We look forward to serving you.



Delta Dental of New Mexico

DeltaDentalNM.com