



Important Delta Dental of New Mexico Update

Delta Dental of New Mexico (DDNM) is honored to be your dental benefits carrier. We know that insurance can be confusing, and we want to ensure that you understand and utilize your dental benefits to enhance your oral and overall health.

- DDNM has robust patient protections in place to eliminate fraud, waste, and abuse. There are also quality protections that protect our members, i.e., if a filling needs to be replaced within 2 years, the same dental provider may not charge you again for the same service.
- Pre-treatment estimates – DDNM recommends that for any procedure, you request a pre-treatment estimate from your dental provider prior to dental services so that you are aware of any out-of-pocket costs to you (based on your specific plan benefits).
- Out-of-Network providers – All of our contracted dental providers have agreed to lower fees, giving you lower out-of-pocket costs while providing patient protections, and adherence to our processing policies. Additionally, DDNM promptly pays our dental providers allowing them to concentrate on their patients and not on outstanding invoices.
 - Remember, if you are receiving services from a non-contracted (out-of-network) provider, you will pay more in out-of-pocket costs, and you will be billed by your dental provider the difference between your benefit and the dentist’s full standard fee.
- Provider pricing varies by location/region. In order to provide the most cost-effective solution for our clients and members, Delta Dental determines fees locally using a proprietary methodology rather than processing on a fixed percentile. Because Delta Dental is the country’s largest dental benefits carrier, the Delta Dental system has access to a tremendous amount of submitted fee data that we believe exceeds the quality and scope of our competitors, or third-party data vendors.

Here is an **example** of the cost saving you will gain when utilizing your dental insurance benefits:

| | | Delta Dental PPO™ Provider | Delta Dental Premier® Provider | Out-of-Network Provider |
|--------------|------------------------------|----------------------------|--------------------------------|-------------------------|
| CROWN | Submitted Fee | \$1,300 | \$1,300 | \$1,300 |
| | Maximum Allowed Fee | \$835 | \$1,068 | \$630.00 |
| | Coverage Level | 50% | 50% | 50% |
| | Amount Delta Dental Pays | \$417.50 | \$534.00 | \$315.00 |
| | <u>AMOUNT YOU PAY</u> | \$417.50 | \$534.00 | \$985.00 |

If you have any questions about your benefits, you can always reach out to your employer or call Delta Dental of New Mexico’s customer service team at 877-397-9420.

