



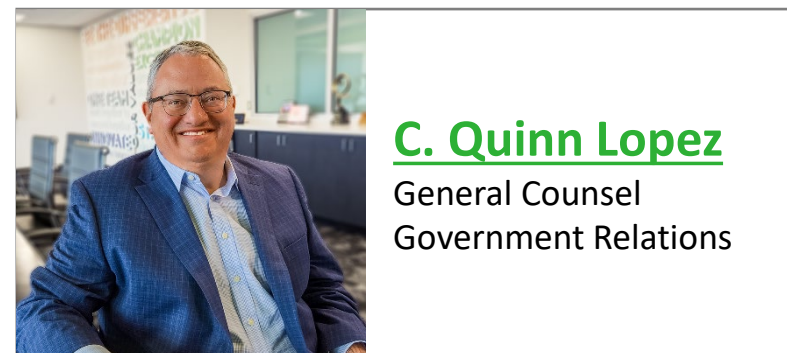
New Mexico Public Schools Insurance Authority

Delta Dental of New Mexico – Serving New Mexico Since 1971

Effective Date: January 1st 2024



Your **LOCAL** Delta Dental of New Mexico Team



The Delta Dental **Difference** – Value to **NMPSIA** 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.

Cost Transparency

- We provide cost transparency to members by utilizing a Maximum Allowable Fee approach rather than a percentile approach to set reimbursements.

Delta Dental of New Mexico Network Overview

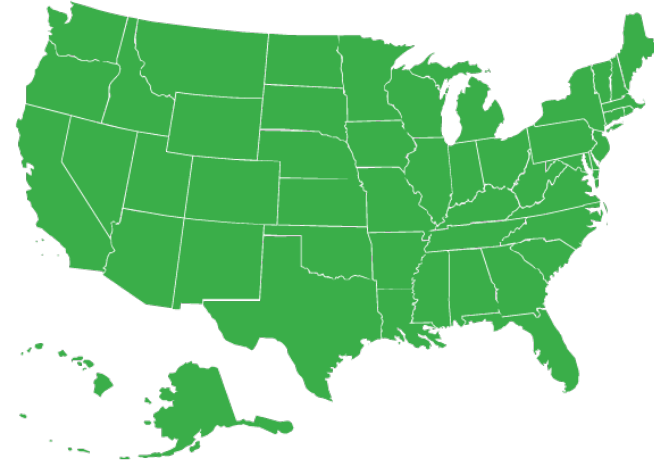


Delta Dental Premier®

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™

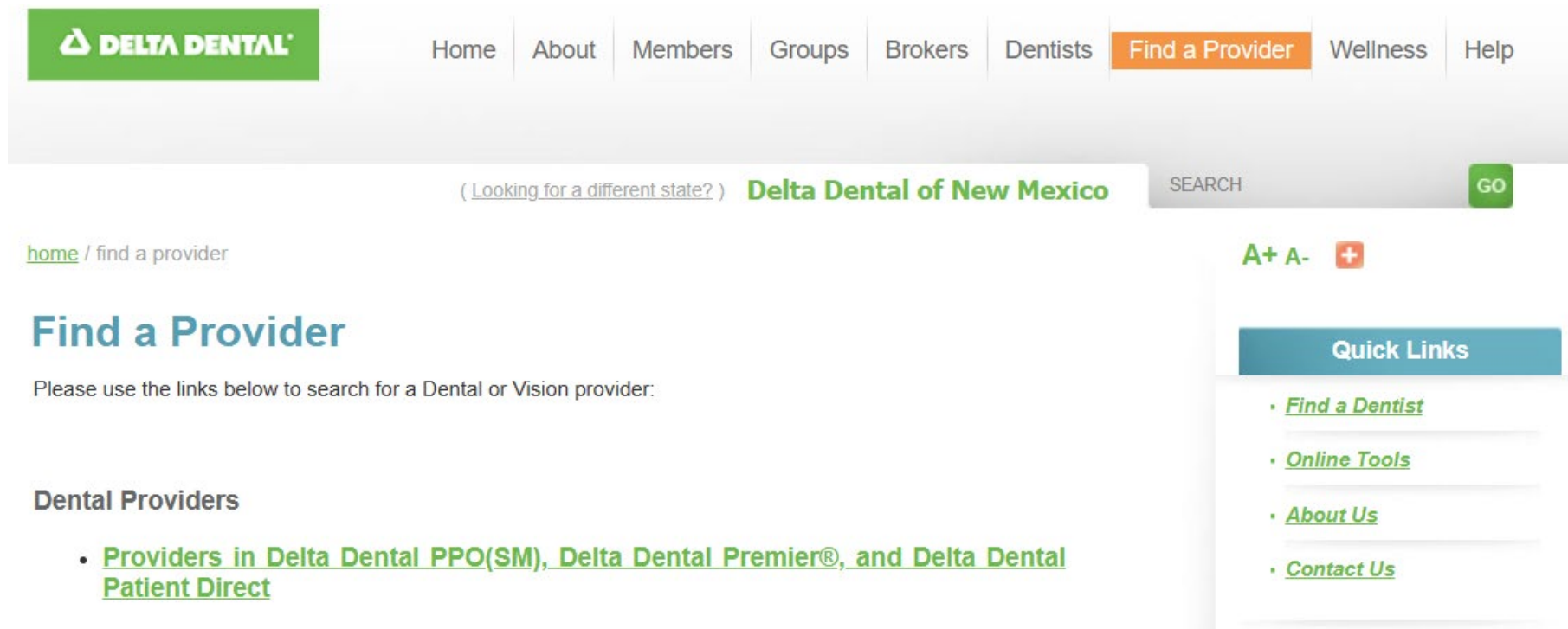
More than 113,000 providers nationwide

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 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. The main content area features a breadcrumb trail "home / find a provider" and a large blue heading "Find a Provider". Below this heading is the instruction "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 of the page, 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.

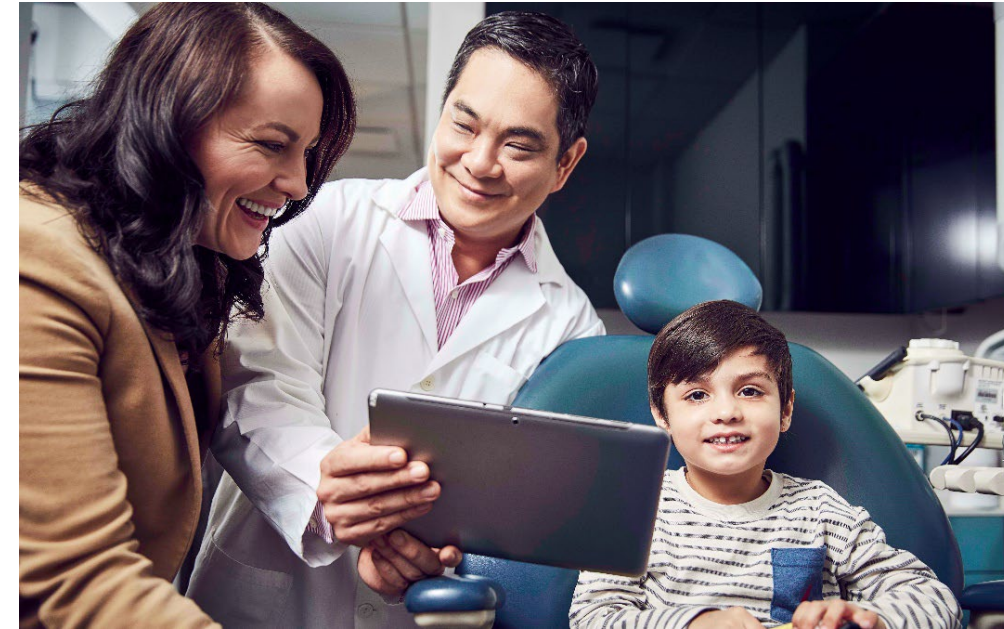
Dentist Last Name Specialty Language

Handicap Accessible Treats Disabled Adults Treats Disabled Children Accepting New Patients

Reminder - Choose Between Two Delta Dental Plans

- **Basic Plan Covers:**
 - **Preventive Services** (such as exams and cleanings - 2 per calendar year)
 - **Basic Services** (x-rays, fillings or simple extractions)
- **Does Not Cover:**
 - Surgical periodontics
 - Complex oral surgery
 - Any type of Major Service, or Orthodontics
- **Comprehensive Plan**
 - Includes the coverage applicable under the Basic Plan, plus:
 - Surgical periodontics
 - Complex oral surgery
 - Major Services (crowns, dentures, and implants)
 - Orthodontics

All with no waiting periods once enrolled!



**Choose a Plan Wisely
to Meet YOUR Needs!**

Benefits Overview

- **Calendar Year Deductibles**

- \$50 per enrolled person
- \$150 aggregate per family
 - Same for Basic and Comprehensive Plans
 - Never applies to Diagnostic & Preventive
 - Does not apply to the Orthodontic Services that are covered under the Comprehensive Plan

- **Calendar Year Annual Maximums**

- Basic Plan: \$1,500 per enrolled person
- Comprehensive Plan: \$1,500 In-Network/\$1,000 Out-of-Network



Basic Plan

	PPO™ Point-of-Service	Out-of-Network
Diagnostic and Preventive Services – No Deductible		
Two routine exams each year. Two routine cleanings* each year, X-rays, Topical Fluoride, Emergency Treatment, Space Maintainers, Sealants	Plan Pays: 100%	You Pay: 0%
		Plan Pays: 25% of Allowed Fee You Pay: Any Amount Balance Billed
Basic Services		
Fillings, Simple Extractions, Non-Surgical Periodontics, Root Canals, General Anesthesia, and Repairs to: onlays, bridges, crowns, and dentures	Plan Pays: 80%	You Pay: 20%
		Plan Pays: 25% of Allowed Fee You Pay: Any Amount Balance Billed
Major Services	Not Covered	Not Covered
Orthodontic Services	Not Covered	Not Covered

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

Sample of Costs:

Definition	Network	Submitted Charge	Fee Allowance	% Paid by Delta Dental	You Pay	Total Network Savings
Composite Filling	PPO™ POS	\$230.00	\$162.00	80%	\$32.40	\$68.00
Composite Filling	Out-of-Network	\$230.00	Out-of-Network fee \$152.00	25%	\$192.00	\$0.00

Comprehensive Plan

	PPO™ Point-of-Service		Out-of-Network
Diagnostic and Preventive Services – No Deductible			
Standard two routine exams each year. Two routine cleanings* each year, X-rays, Topical Fluoride, Emergency Treatment, Space Maintainers, Sealants	Plan Pays: 100%	You Pay: 0%	Plan Pays: 100% of Allowed Fee You Pay: Any Amount Balance Billed
Basic Services			
Fillings, Simple Extractions, Non-Surgical Periodontics, Root Canals, General Anesthesia, and Repairs to: onlays, bridges, crowns, and dentures	Plan Pays: 80%	You Pay: 20%	Plan Pays: 55% of Allowed Fee You Pay: Any Amount Balance Billed
Major Services			
Onlays, Crowns, Bridges, Partials or Complete Dentures, Specified Implant Procedures	Plan Pays: 50%	You Pay: 50%	Plan Pays: 35% of Allowed Fee You Pay: Any Amount Balance Billed

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

Comprehensive Plan – Ortho Benefits

Orthodontic Services (All Ages)

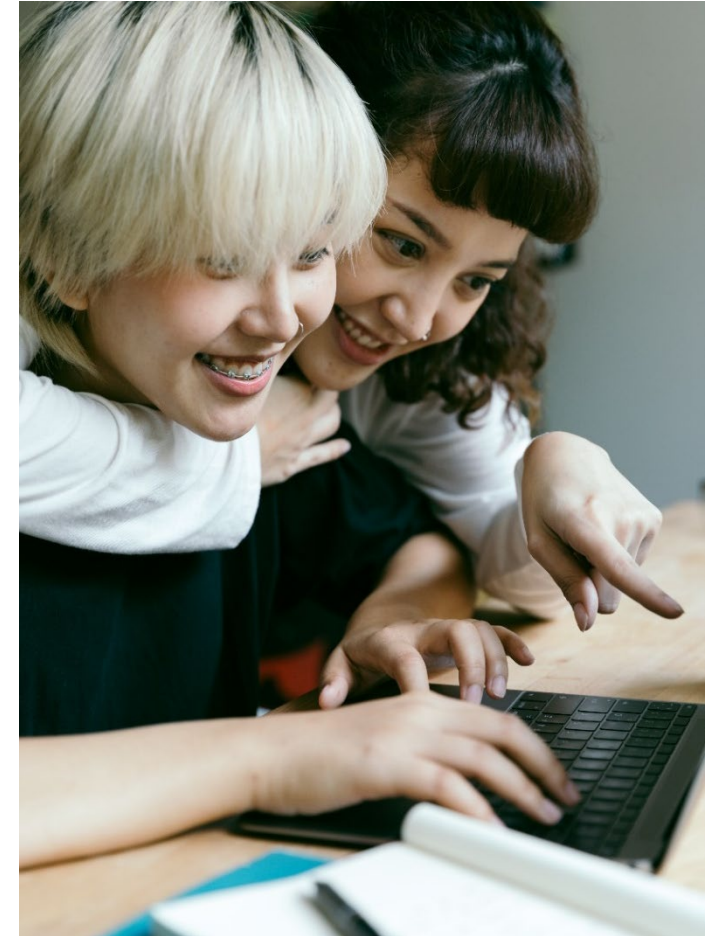
No Deductible

In-Network

**50% Benefit
up to \$1,500**
lifetime maximum

Out-of-Network

**50% Benefit
up to \$500**
lifetime maximum



ASK YOUR DENTIST FOR A PRE-TREATMENT ESTIMATE

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

- 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.**

Service	Coverage*
Periodontal Maintenance – one additional to your plan's standard limit per year	100%
Scaling & Root Planing	
Periodontal Surgery – four procedures**	

* Conditions include diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis, stroke

** Four procedures related to gingival flap or osseous surgeries. Must have selected Comprehensive option to have Periodontal Surgeries covered.

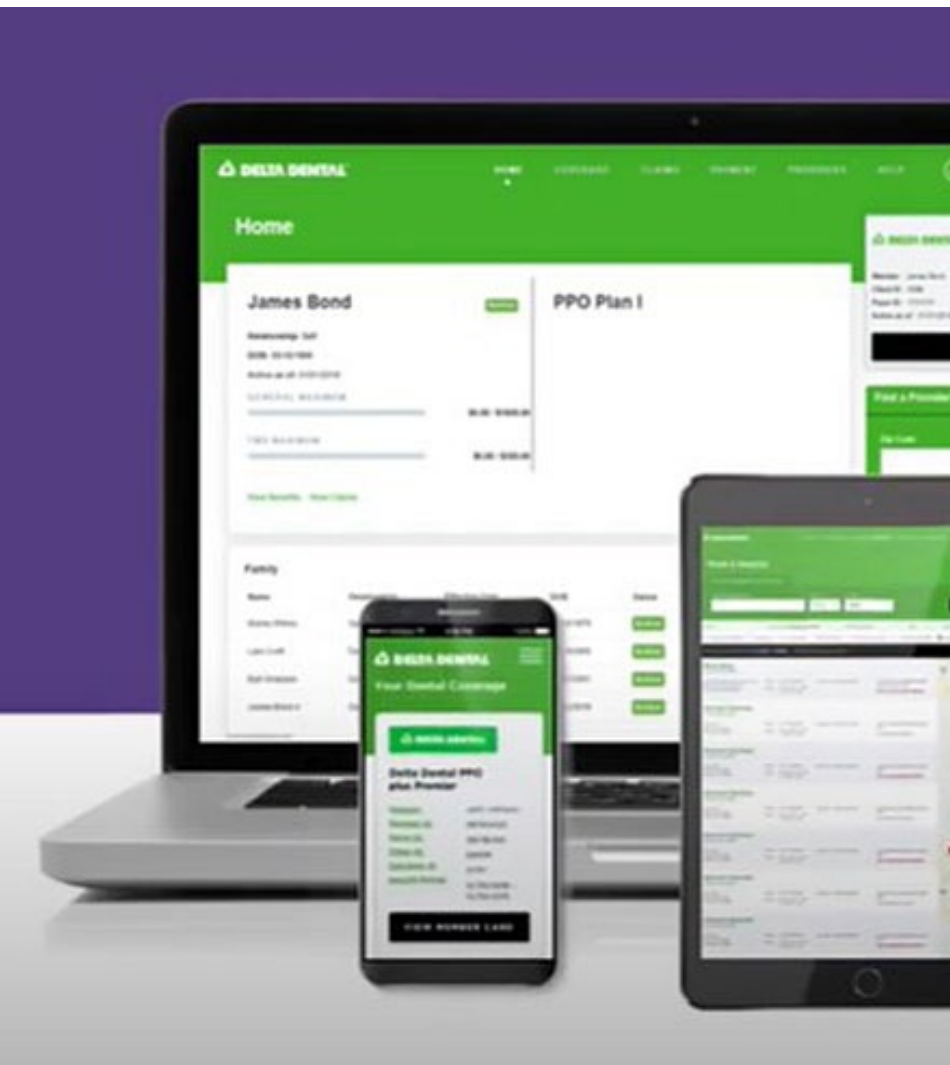
Tele-Dentistry – New for 2024

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



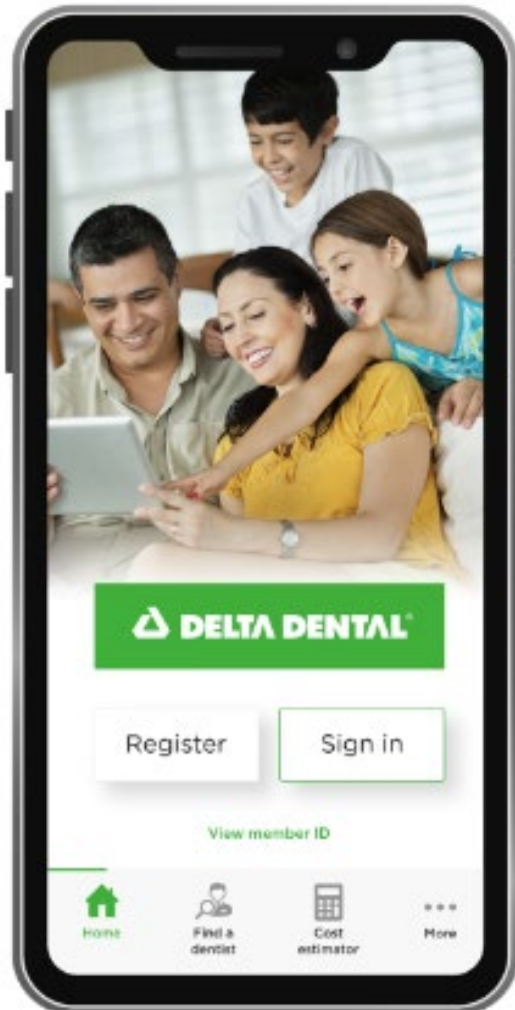
Member Portal



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 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!
- **Choose the Right Plan to Meet YOUR Needs**

Delta Dental Check List

- ✓ Decide which Delta Dental plan **works for you** and/or your family
- ✓ Make sure your dentist is **contracted with Delta Dental PPO™, or Delta Dental Premier®**
- ✓ Don't miss your opportunity to **Enroll or Switch TODAY with Delta Dental!**

Still undecided? ASK YOUR DENTIST!

Thank you for your time.

We look forward to serving you!



Delta Dental of New Mexico
DeltaDentalNM.com