



The State of New Mexico Group Benefits Health Plan

Dental Administered by
Delta Dental of New Mexico






Delta Dental of New Mexico

Plan Year: January - December 2020



Dental Networks Overview

PPONew Mexico	Delta Dental PPO	Find a Dentist
<p>“In-Network” providers in New Mexico</p>  <p>2,302 points of access, with more than 95% of specialists participating</p>	<p>“In-Network” providers outside of New Mexico</p>  <p>Nationally, almost 282,000 points of access</p>	<p>To maximize you benefits, use “In-Network” dentists</p>  <p>Online dentist search at www.deltadentalnm.com</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>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.</p> <p>SAVE MONEY, STAY IN-NETWORK!</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 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

Benefits Overview

	In-Network PPO New Mexico		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 Casts	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

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

Benefits Overview - Orthodontic Benefit

ORTHODONTIC SERVICES (Adults and Children)

No deductible



Children – up to 18th 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!



More than 120 signs and symptoms of non-dental diseases can be detected through a routine oral exam



*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/scheduled.

- ☑ 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.

Understand your benefits!



**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 and click on Find your Delta Dental dentist and select **Providers in PPONew Mexico**
- 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 unless traveling outside of NM.
- 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.
- See your dentist for an exam as it can lead to the discovery of other health issues.

You are your own advocate!

Benefits Information/Questions?

Go Online

Member Information Available 24/7

- View 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

Or Call

Phone: 505-855-7111

Toll-free 1-877-395-9420

Automated Voice Response System

Get benefit information 24/7

Experienced Customer Service Representatives

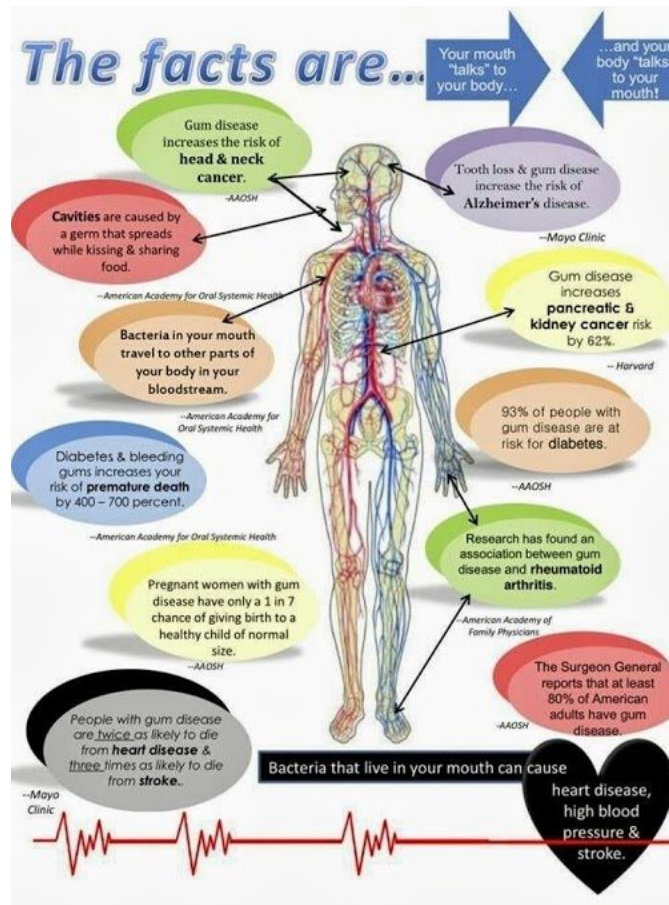
Available Monday – Friday
8:00 AM - 4:30 PM (MST)

Email: customerservice@
deltadentalnm.com

www.deltadentalnm.com

Important Overall Facts

- Gum disease increases the risk of head & neck cancer
- Bacteria in your mouth travel to other parts of your body in your bloodstream
- Diabetes and bleeding gums increases your risk of premature death by 400-700 percent



- Tooth loss & gum disease increase the risk of Alzheimer's disease.
- Research has found an association between gum disease and rheumatoid arthritis
- The Surgeon General reports that at least 80% of American adults have gum disease