



PPONEW MEXICO

is the Delta Dental provider network exclusively available to employees of the State of New Mexico and the retirees eligible under the New Mexico Retiree Health Care Authority.

PPONEW MEXICO

is available exclusively in New Mexico and has over 750 locations around the state.



DELTA DENTAL ENROLLEES:

- Have access to Delta Dental dentists in every state. In New Mexico, receive In-Network services at any one of over 750 locations. Outside New Mexico, any dentist who participates in Delta Dental PPO is considered an “in-network” provider. Delta Dental PPO is the nation’s largest preferred provider network, with over 105,000 dentist locations around the country, and dentists in every state.
- Never have to pre-select a dentist, and may use a different dentist for every family member.
- Never have to pay the full amount for eligible services when visiting an in-network dentist. At the time of service, pay only for co-payments and deductibles, if any. Delta Dental dentists will bill Delta Dental directly for covered services.

IN-NETWORK DENTISTS:

- Have specifically agreed to pre-negotiated fee maximums, which help control the cost (including the patient’s share) of dental care.
- Will not bill Enrollees for any amount over **PPONEW MEXICO** Maximum Approved Fees for covered services, which protects retirees and their family members from “balance bill” charges that can apply Out-of-Network.

Benefit Payment is based on the Dentist Selected

Two Ways Delta Dental Dentists Can Help Reduce the Cost of Dental Care:

1. **Negotiated Fee Agreements Save Enrollees Money.** Delta Dental fee agreements with participating providers (Maximum Approved Fees) result in lower costs for dental care services. Because Enrollees pay a share of the cost for most types of treatment, they have lower out-of-pocket costs when an In-Network dentist is selected.
2. **Higher Benefit Levels Apply In-Network.** With lots of dentists from which to choose, getting In-Network Benefits — which are more generous — is easier. Delta Dental has over 750 In-Network points of access for dental care in New Mexico, and 105,000 In-Network points of access around the country. With this many choices, selecting an In-Network dentist has never been easier!

Maximize benefits by always selecting participating dentists, including specialists, whenever possible.

Let us Answer Your Questions!

I know Delta Dental has more than one provider network. If a dentist participates in Delta Dental Premier — but not in PPONew Mexico — is that considered “In-Network”?

No. Delta Dental Premier dentists are not In-Network providers under the NMRHCA dental plan. If services are received from a dentist who participates in Delta Dental Premier, but not in **PPONew Mexico** (or Delta Dental PPO in other states), Out-of Network benefits apply.

How do I make sure my dentist is an In-Network provider?

In New Mexico, select any dentist who participates in **PPONEW MEXICO**. When receiving services outside New Mexico, select a dentist who participates in Delta Dental PPO. For 24/7 online access to New Mexico provider directories, or to search for a dentist nationally, visit deltadentalnm.com and click on either the In-State or Nationwide link in the [Searching for a Dentist](#) box. In addition, you may request a copy of a New Mexico provider directory, or get assistance in locating a dentist anywhere, by calling Benefit Services at the number shown below. It is also always a good idea to confirm with your dentist, before receiving services, that he or she is a participating provider.

NEED MORE INFORMATION?

We’re here to help you make the best dental plan selection for you and your family.

Call on us at (505) 855-7111 or (877) 395-9420 toll free

| SERVICES | In-Network | Out-of-Network |
|--|---|--|
| DIAGNOSTIC & PREVENTIVE SERVICES | Delta Dental Pays 100% You Pay: 0% | Delta Dental Pays 25% You Pay: 75%* |
| <ul style="list-style-type: none"> • Oral Examinations - three times in a calendar year • Routine or Periodontal Cleanings - three times in a calendar year • X-rays: Full mouth - once every 5 years / Bitewing - twice in a calendar year • Fluoride Application - through age 18, twice in a calendar year • Emergency Treatment - for relief of pain • Sealants - through age 15, permanent molars only, 3 year limitation • Space Maintainers - through age 18 | | |
| BASIC SERVICES | Delta Dental Pays 80% You Pay: 20% | Delta Dental Pays 25% You Pay: 75%* |
| <ul style="list-style-type: none"> • Amalgam or composite resin fillings • Stainless steel crowns • Extractions - non-surgical • Oral Surgery - maxillofacial surgical procedures of the oral cavity, including surgical extractions • Endodontics - pulp therapy and root canal filling • Periodontics - non-surgical AND surgical treatment of gum disease • Repairs to crowns, inlays/onlays, bridges, partial or complete dentures • Adjustments to partial or complete dentures • General Anesthesia - intravenous sedation and general anesthesia, when dentally necessary and administered by a licensed provider for a covered oral surgery procedure | | |
| CALENDAR YEAR DEDUCTIBLE (applies to Basic Services) | You Pay: \$50 per enrolled person \$150 aggregate per family | |
| CALENDAR YEAR MAXIMUM (excludes expenses for Orthodontic Services) | Delta Dental Pays up to: \$1,500 per enrolled person | |

* Out-of-Network dentists may balance bill patients for charges that are higher than the Maximum Approved Fees which apply In-Network. because reduced benefit levels also apply, enrollees can have *significantly* higher out-of-pocket costs Out-of-Network.

This Summary of Benefits is for the Basic Plan option.
Services not listed above are not covered under this plan.
To add coverage for Major Services, such as Crowns and Implants,
and Orthodontic Services, select the Delta Dental Comprehensive Plan.

This benefits summary has been prepared as a general description. It does not reflect all limitations or provide complete coverage information. The Summary of Benefits which is part of the Delta Dental contract with the New Mexico Retiree Health Care Authority will be provided to subscribers along with a Dental Benefit Handbook.

ENROLLED PERSONS ARE ENTITLED TO A PRE-DETERMINATION OF BENEFITS anytime more costly procedures are anticipated. When requested by a dental provider, an advance estimate of benefits payable can be provided by Delta Dental before dental care services are received. Pre-determination is strongly recommended and there is no charge for this service.



**COMPREHENSIVE PLAN
NEW MEXICO RETIREE HEALTH CARE AUTHORITY**

PPONEW MEXICO

| SERVICES | In-Network | Out-of-Network |
|--|--|---|
| DIAGNOSTIC & PREVENTIVE SERVICES | Delta Dental Pays 100% You Pay: 0% | Delta Dental Pays 100% You Pay: 0%* |
| <ul style="list-style-type: none"> • Oral Examinations - three times in a in a calendar year • Routine or Periodontal Cleanings - three times in a calendar year • X-rays: Full mouth - once every 5 years / Bitewing - twice in a calendar year • Fluoride Application- through age 18, twice in a calendar year • Emergency Treatment - for relief of pain • Sealants - through age 15, permanent molars only, 3 year limitation • Space Maintainers - through age 18 | | |
| BASIC SERVICES | Delta Dental Pays 80% You Pay: 20% | Delta Dental Pays 55% You Pay: 45%* |
| <ul style="list-style-type: none"> • Amalgam or composite resin fillings • Stainless steel crowns • Extractions - non-surgical • Oral Surgery - maxillofacial surgical procedures of the oral cavity, including surgical extractions • Endodontics - pulp therapy and root canal filling • Periodontics - non-surgical AND surgical treatment of gum disease • Repairs to crowns, inlays/onlays, bridges, partial or complete dentures • Adjustments to partial or complete dentures • General Anesthesia - intravenous sedation and general anesthesia, when dentally necessary and administered by a licensed provider for a covered oral surgery procedure | | |
| MAJOR SERVICES | Delta Dental Pays 50% You Pay: 50% | Delta Dental Pays 35% You Pay: 65%* |
| <ul style="list-style-type: none"> • Onlays, Crowns and Cast Restorations - when teeth cannot be restored with amalgam or composite resin restorations • Prosthodontics - procedures for construction of fixed bridges, partials or complete dentures • Implants - specified services, including repairs, and related prosthodontics, subject to clinical review/approval. | | |
| ORTHODONTIC SERVICES — ALL AGES In and out-of-network maximums cannot be combined | Delta Dental Pays 50% up to a \$1,000 lifetime maximum You Pay: 50% | Delta Dental Pays 50% up to a \$500 lifetime maximum You Pay: 50%* |
| CALENDAR YEAR DEDUCTIBLE (applies to Basic and Major Services) | You Pay: \$50 per enrolled person \$150 aggregate per family | |
| CALENDAR YEAR MAXIMUM (excludes expenses for Orthodontic Services) In and out-of-network maximums cannot be combined | Delta Dental Pays up to: \$1,500 per enrolled person | Delta Dental Pays up to: \$1,000 per enrolled person |

* Out-of-Network dentists may balance bill patients for charges that are higher than the Maximum Approved Fees which apply In-Network. Balance billing, especially when combined with lower benefit levels, can result in significantly higher Out-of-Pocket costs.

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ENROLLED PERSONS ARE ENTITLED TO A PRE-DETERMINATION OF BENEFITS anytime more costly procedures are anticipated. When requested by a dental provider, an advance estimate of benefits payable can be provided by Delta Dental before dental care services are received. Pre-determination is strongly recommended and there is no charge for this service.



Online Resources for New Mexico Retiree Health Care Authority Delta Dental Plan Enrollees

Subscriber Information Available 24/7!

Delta Dental of New Mexico offers fast, free, and easy ways for enrollees to access personalized benefit information, oral health information, privacy policies and more. No software to purchase or download required.

Featured Subscriber Information Available in the Subscriber Section of deltadentalnm.com

Go to Subscriber Materials, sign in with your group number, then view, save or print coverage documents:

- Summary of Benefits
- Dental Benefit Handbook
- Network Information Page
- Provider Directory

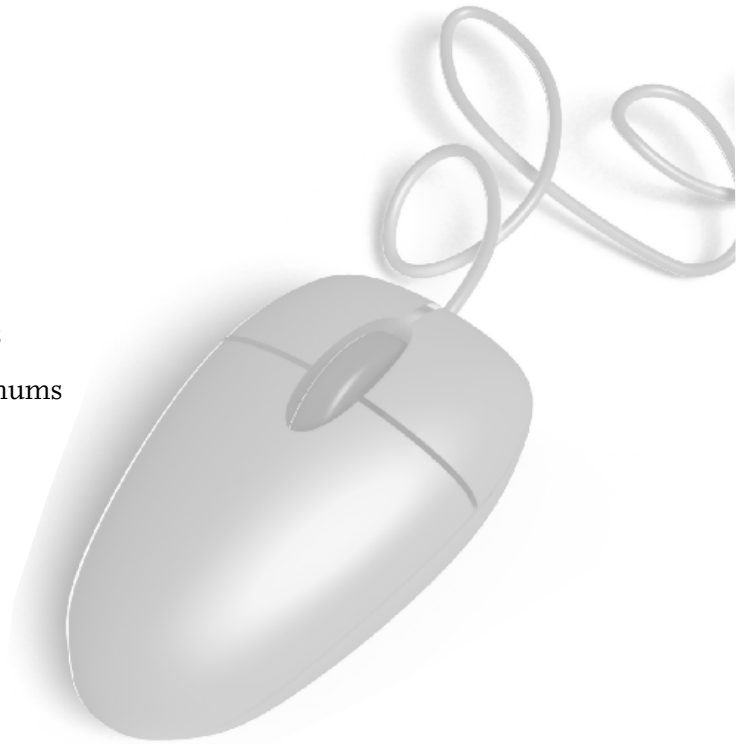
Consumer Toolkit

Select the Consumer Toolkit link, sign in and:

- Verify eligibility of subscriber and dependents
- Confirm status of deductibles and plan maximums
- Review how a specific claim was processed
- Print a personalized subscriber ID card

Telephone: (505) 883-4777
Toll Free: (800)-999-0963
Fax: (505) 883-7444

Benefit Services: (505) 855-7111
Toll Free: (877) 395-9420



All claims and customer service
provided locally.

No frustrating phone “menu of options”
from which to choose.

Talk to a local representative within
45 seconds of calling!



Great service is our way of saying
“Thank you for your enrollment.”

www.deltadentalnm.com / Subscriber Section