

## ADVANTAGE NETWORK AND DELTA DENTAL PREMIER® POINT OF SERVICE NETWORK INFORMATION PAGES

The Advantage network Point of Service plan is designed to offer subscribers meaningful savings in the cost of dental care and the ability to choose, *at the time services are received*, between two Delta Dental provider networks and two benefit levels.

- ✓ This Point of Service plan features both the Advantage and the Delta Dental Premier provider networks.
- ✓ Advantage is a preferred provider network with over 575 points of access in New Mexico.
- ✓ Delta Dental Premier is the nation's most extensive dental network, with over 118,000 participating providers and over 800 points of access in New Mexico.
- ✓ In either network, dentists will not bill a Delta Dental patient for any amounts over Delta Dental Maximum Approved Fees for covered services, protecting subscribers from unexpected "balance bill" charges that can apply out of network.
- ✓ Participating dentists have agreed to bill Delta Dental first, avoiding the need for Delta Dental subscribers to pay first and wait for reimbursement. For covered services, subscribers are initially responsible only for co-payments and deductibles, if any.
- ✓ Subscribers have direct access to network dentists, including Specialists. Availability and appointment scheduling is always independently determined by each individual dentist, not by Delta Dental.
- ✓ Pre-selection of a dentist is never required. Every member of the family may use a different dentist.

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### How Benefit Payment Is Based On The Dentist Selected

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A patient's share of the cost for any covered service depends on whether the dentist participates in the Advantage or Delta Dental Premier provider network. This plan is all about choice, and a different network selection may be made each time treatment is desired, based on individual patient needs. In the event any dentist (Delta Dental or non-participating) discounts, waives or rebates any portion of a charge for a covered service, benefit calculations will be based on the reduced amount.

**Advantage network dentists** have agreed to Advantage network Maximum Approved Fees.

- Because of the special Advantage fee schedule agreement subscriber savings are maximized when an Advantage dentist is selected.
- Advantage network is available exclusively in New Mexico. Although the-network may not include specialty dentists in every category in every area of the state, most services are available in-network. Specialty categories include: oral surgery, endodontics, orthodontics, pedodontics, periodontics and prosthodontics. For maximum savings, refer to the Advantage network provider directory and select a participating dentist, including specialists, whenever possible.

**SEE THE REVERSE SIDE OF THIS PAGE FOR IMPORTANT ADDITIONAL NETWORK INFORMATION  
AND THE STEPS TO FOLLOW TO LOCATE A PARTICIPATING DELTA DENTAL DENTIST.**

**Delta Dental Premier dentists** have agreed to Delta Dental Premier Maximum Approved Fees.

- With more than 90% of the dentists in New Mexico participating, Delta Dental Premier is Delta Dental's most comprehensive panel of providers.
- As an offset to this broader selection, charges for services, and the corresponding dollar amount of patient co-pays, will typically be higher than when services are received from an Advantage network dentist. Refer to the Summary of Benefits for any the difference in benefit levels that may also apply to some services based on the network selected.

**Non-participating dentists** are dentists who do not participate in any Delta Dental dentist network.

- **Benefits apply for covered services received from a non-participating dentist, but subscriber out-of-pocket costs are typically higher.**
- Any payment made by Delta Dental will be based on the dentist's submitted charge, subject to the Maximum Approved Fees applicable to non-participating dentists. Maximum Approved Fees may be greatly reduced for non-participating providers. **Non-participating dentists may bill a Delta Dental subscriber for amounts over and above the applicable Delta Dental Maximum Approved Fee, frequently resulting in higher out-of-pocket costs for covered services.**
- Subscribers are responsible for payment of the deductible, when applicable, co-payments, fees for services for which no benefit is applicable **plus any difference between the payment made by Delta Dental and the non-participating dentist's actual charge.**
- Any payment made by Delta Dental for services received from a non-participating provider may be paid to the provider or directly to the enrolled subscriber, depending on the state in which services were received and whether there was a valid Assignment of Benefits. **Subscribers are responsible for full payment to a non-participating provider according to that office's billing practices.**

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**For maximum savings, select an Advantage network dentist whenever possible.  
Avoid unnecessary out-of-pocket costs by always selecting a Delta Dental dentist.**

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For a current listing of Advantage and Delta Dental Premier dentists in New Mexico, visit the website at [deltadentalnm.com](http://deltadentalnm.com).

To search for a Delta Dental Premier dentist nationally, log on to [deltadental.com](http://deltadental.com) and follow these simple steps:

**Step 1** – After following the *Dentist Search* link in the *Looking for a dentist* area, select Delta Dental Premier as the dental plan selection.

**Step 2** – Enter the city, zip code or state where dental services will be received.

**Step 3** – Define the distance range for the search and the maximum number of dentists (up to 250) to be identified in the search.

**Step 4** – Use this step to search for an individual dentist, to see whether a dentist is a participating Delta Dental dentist, or to search for dentists in a certain specialty.

A "Notice of Privacy Practices" is available from Delta Dental of New Mexico at [deltadentalnm.com](http://deltadentalnm.com) in the Subscriber section or by writing to:

Delta Dental of New Mexico, 2500 Louisiana Blvd NE, Suite 600, Albuquerque, New Mexico 87110.

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*Delta Dental Plans Association is the source of the provider/network statistical information shown on these Network Information Pages.*

**QUESTIONS? CALL DELTA DENTAL'S BENEFIT SERVICE DEPARTMENT AT (505) 855-7111 OR (877) 395-9420**