

DELTA DENTAL PPOSM AND DELTA DENTAL PREMIER[®] POINT OF SERVICE NETWORK INFORMATION PAGES

The Delta Dental PPO network Point of Service plan is designed to offer subscribers the greatest amount of 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 Delta Dental PPO and the Delta Dental Premier provider networks.
- ✓ Delta Dental PPO is a preferred provider network with over 88,000 participating dentists across the nation.
- ✓ Delta Dental Premier is the nation's most extensive dental network, with over 118,000 participating providers.
- ✓ In either network, dentists will not bill a Delta Dental patient for any amount 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.

How Benefit Payment Is Based On The Dentist Selected

A patient's share of the cost for any covered service depends on whether the dentist participates in Delta Dental PPO or the Delta Dental Premier 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.

Delta Dental PPO dentists have agreed to Delta Dental PPO Maximum Approved Fees.

- Because Maximum Approved Fees result in lower charges for dental services, subscriber savings are maximized when a Delta Dental PPO dentist is selected.
- Although the Delta Dental PPO network may not include specialty dentists in every category in every area, most services are available in-network. Specialty categories include: oral surgery, endodontics, orthodontics, pedodontics, periodontics and prosthodontics. For maximum savings, refer to the Delta Dental PPO 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 approximately three out of four dentists participating nationally, Delta Dental Premier is the country'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 a Delta Dental PPO 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.**

Avoid unnecessary out-of-pocket costs by always selecting a Delta Dental dentist.

For a current listing of Delta Dental dentists in New Mexico, visit the website at deltadentalnm.com.

To search for a dentist nationally, log on to deltadental.com and follow these simple steps:

Step 1 – After following the *Dentist Search* link in the *Looking for a dentist* area, select either Delta Dental PPO or 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 in the Subscriber section or by writing to:

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

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