

△ DELTA DENTAL® Your Local Choice in Dental

To enroll or switch your NMPSIA dental plan to Delta Dental of New Mexico, please contact your benefits administrator!



For questions about <u>Delta Dental of New Mexico plan options</u>, contact your HR Department, or call **NMPSIA** at **1-800-548-3724** or **ERISA** at **1-800-233-3164**



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△ DELTA DENTAL®



More options, lower costs:

Smile more with Delta Dental of New Mexico

Delta Dental offers two provider networks to help cover your smile while keeping costs as low as possible. The **Delta Dental PPOTM Network** provides maximum cost savings, while the **Delta Dental Premier® Network**— which is the largest network in New Mexico—provides a safety net for additional access when you need it.



Delta Dental PPO	→ More than 113,000 providers nationwide
Deita Deitai 1 1 0	→ Average savings of 34% on submitted fee
	$ ightarrow$ No Balance Billing * and no paperwork to file
Delta Dental Premier	→ More than 152,000 providers nationwide
Delta Delitar i Termer	→ Average savings of 20% on submitted fee
	→ No Balance Billing* and no paperwork to file
Out-of-Network	→ May need to file your own claims
	→ May be subject to Balance Billing*
	→ No discounts

*What is Balance Billing?

Our network dentists agree to accept Maximums on what they charge for each service. An out-of-network dentist has not agreed to those Maximums. When you visit a Delta Dental network dentist, you won't have to pay the difference between what the dentist charges and what Delta Dental will pay, aka Balance Billing.

Save when you see a network dentist*

As shown below, your lowest out-of-pocket costs result from going to either a Delta Dental PPO or Delta Dental Premier dentist.

	Network	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-Network Dentist
Crown Repair	Submitted fee	\$1,300	\$1,300	\$1,300
	Maximum allowed fee	\$835	\$1,068	\$630
	Coverage level	50%	50%	35%
	Amount Delta Dental pays	\$417	\$534	\$221
	AMOUNT YOU PAY	\$417	\$534	\$1,080
Set by	Bec	et /		

Disclaimer: The table depicted above is for illustrative purposes only, and does not reflect an actual claim.

Billing*

Delta Dental

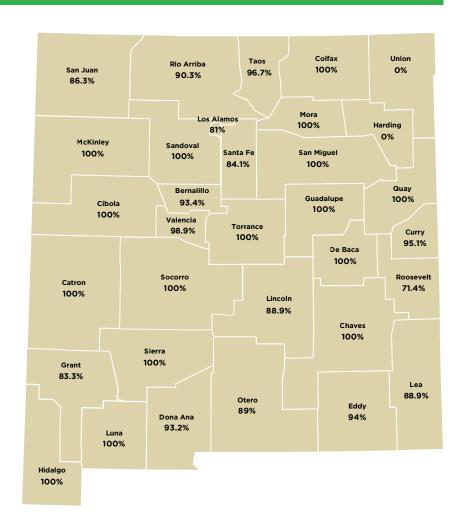
ACTIVE DENTAL PROVIDERS

Contracted with Delta Dental of New Mexico by NM County

STIVEDental Providers

Licensed in NM*

ACTIVE
Dental Providers
Licensed in NM
that participate in the
Delta Dental Network*



THAT'S

9196

of ACTIVE dental providers licensed in New Mexico that participate in the Delta Dental Network*

The map above shows the percentage of **Licensed NM Dental Providers** by NM county that participate in the Delta Dental Network.

*Based on Delta Dental Plan of New Mexico internal data (August 2024)





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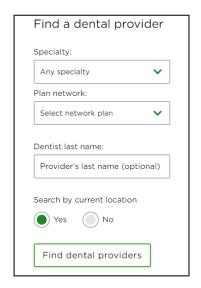


In New Mexico, over 90% of all practicing Dental Providers are in our network, so it's very likely your dentist is in the Delta Dental network.¹

On the Web

It's easy to find a Delta Dental dentist near you with our provider search tool:

- 1.) Go to: <u>DeltaDentalNM.com/</u> tools/find-a-dental-provider
- Choose a specialty and your plan network from the dropdown menus
- 3.) In the Search By Current Location question, choose Yes or No



- Yes The tool will use the location data from your web browser to give you a list of nearby dentsits
- No You'll need to enter the zip code to search within to get a list of nearby dental providers
- 4.) Click **Find Dental Providers** to see a list of nearby dental providers meeting your search criteria

Automated Phone System

You can also find a dentist through our automated phone system by calling (877) 395-9420 following the prompts to find a dentist. Delta Dental dentists can be searched by zip code, specialty, and plan type.

Understanding the Delta Dental Networks

Delta Dental PPO™ provides the lowest out-of-pocket costs. That's because PPO dentists agree to accept lower reimbursements for services.

Delta Dental Premier* provides a wider selection of dentists while keeping out-of-pocket costs affordable.

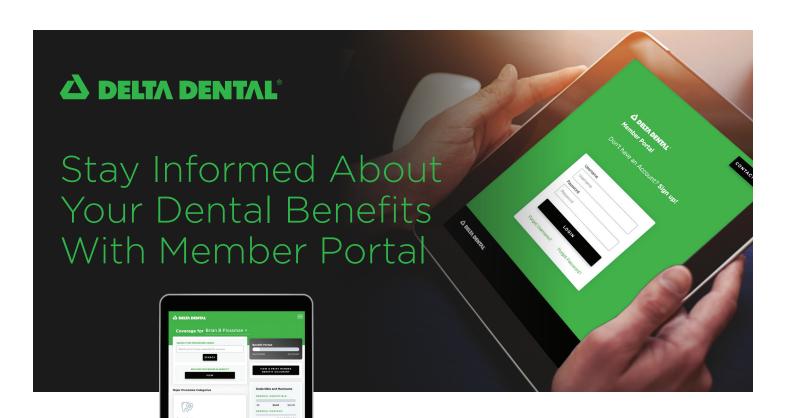
You may visit any network dentist, but you will save the most money by visiting a PPO dentist.



Don't know which network your dental plan uses?

For dentist search purposes, your plan type is your network. You can usually find your plan name on your Delta Dental ID card or by digning in to the member portal. If you need help, feel free to contact Delta Dental of New Mexico's customer service team at (505) 855-7111 or via email at CustomerService@DeltaDentalNM.com.





Member Portal gives you 24/7 access to important information about your dental benefits.

With Member Portal, you can:

- See which members are covered on your plan, now and in the future
- Find an in-network dentist
- See common procedures
- · Access an online ID card
- View the status of all claims and toggle between different family member claims
- View and print Explanation of Benefits (EOBs)

NOTE: Member Portal has replaced Consumer Toolkit.

Get started today



Visit www.memberportal.com



Log in using your existing Consumer Toolkit® credentials

OR

If you do not have existing credentials, click "Sign up"

Complete the required fields and follow the on-screen instructions to register as a new user

NOTE: You will need the subscriber's ID (the person whose name is on the benefit package). The member ID is an assigned number unique to the subscriber. In many cases, the member ID is the same as the subscriber's Social Security number.

Questions? Call Toolkit Support at 866-356-0301

Privacy of your online benefit information is assured through highly secure encryption technology.

DeltaDentalNM.com



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Delta Dental Mobile App

Manage your oral health anytime, anywhere



Your oral health is important to Delta Dental — and to your overall health! We've designed our mobile app to make it easy for you to make the most of your dental benefits. Maximize your health, wherever you are! Search for a dentist near you, view ID cards and more, right on your mobile device.



Getting started

The Delta Dental Mobile App is optimized for iOS (Apple) and Android devices. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental Mobile App. Or, scan the QR code below. You will need an internet connection in order to download and use most features of our free app.

Logging in to view benefits

Delta Dental members can sign in using the username and password they use to sign in to our website. If you haven't registered for an account yet, you can do that within the app. If you've forgotten your username or password, you can also retrieve these via the Delta Dental 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.



You must sign in each time you access the secure portion of the mobile app. No personal health information is ever stored on your device. For more details on security, our Privacy Policy can be viewed by clicking the lock icon on the main menu.

Please note information displayed may vary based on your particular coverage. For more information on your coverage, contact your Delta Dental company. "Delta Dental" refers to the national network of 39 independent Delta Dental companies that provide dental benefits and is a registered trademark of Delta Dental Plans Association.

DeltaDentalNM.com

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Delta Dental of New Mexico Plan Options

New Mexico Public School Insurance Authority (NMPSIA)

Delta Dental PPO™ Point-of-Service	Basic Plan		Comprehensive Plan		
Benefit Category	Contracted In-Network: You Pay	Out-of- Network: You Pay*	Contracted In-Network: You Pay	Out-of- Network: You Pay*	
Diagnostic and Preventive Services	No Deductible Applies				
Oral Exams, Routine Cleanings & Periodontal maintenance cleanings (2 per calendar year). Members with specified medical conditions may be eligible for additional cleanings & periodontal surgeries. Sealants to age 16 (first and second molars only) Fluoride treatments (2 per calendar year to age 20) Radiographic Images (full mouth: once every 5 years; bitewings: twice per calendar year through age 13, once per calendar year thereafter)	No Charge	75% of Allowed Amount + Balance Billing	No Charge	0% of Allowed Amount + Balance Billing	
Emergency Treatment for Relief of Pain					
Basic Services		Deduc	tible Applies		
Amalgam or Composite Fillings Extractions (non-surgical) Non-Surgical Periodontics	20%	75% of Allowed Amount + Balance Billing			
Oral Surgery (including surgical extractions)				45% of Allowed	
Endodontics	100% (Not	Covered)	20%	Amount + Balance Billing	
Surgical Periodontics	, 100% (Not covered)			Billing	
Repairs to Crowns, Onlays, Dentures, and Bridgework	20%	75% of Allowed Amount + Balance Billing			
Major Services		Deduc	ctible Applies		
Prosthodontic Procedures—for construction of fixed bridges, partials, or complete dentures Implants—specified services, including repairs, and related prosthodontics Onlays, Crowns, and Cast Restorations—when teeth cannot be restored with amalgam or composite resin restorations	100% (Not Covered)		50%	65% of Allowed Amount + Balance Billing	
Orthodontic Services (Children and Adults)	No Deductible Applies				
Diagnostic, Active, Retention Treatment —in and out-of-network orthodontic lifetime (maximums cannot be combined)	100% (Not Covered)		50%, No Deductible, \$1500 Lifetime Max	50% of Allowed Amount, No Deductible, \$500 Lifetime Max	
Deductibles and Maximums					
Calendar Year Deductible—Jan. 1 – Dec. 31. Applies to all services except where noted above.	\$50 (\$150 per Family)		\$50 (\$150 per Family)		
Calendar Year Maximum—Jan. 1 – Dec. 31 (per person). In and out-of-network maximum benefit amounts cannot be combined.	\$1,500 Maximum		\$1,500 Maximum	\$1,000 Maximum	

^{*}Selecting a non-participating provider may result in higher out-of-pocket expenses, even when there is no change in benefit level between in-network and out-of-network benefits. Non-participating providers do not accept Delta Dental's maximum approved fees as payment in full. You will be financially responsible for balance billed amounts, or amounts that exceed the non-participating provider's reimbursement.



PLAN FOR A HEALTHY SMILE

Get a pre-treatment estimate!

Don't get left wondering how much your dental treatment is going to cost as **NOT ALL SERVICES are covered based on plan design!**



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Q: What is a treatment plan?

A: A treatment plan is a list of proposed services that your dentist recommends at your dental visit, in what time frame, and how much the services will cost after insurance.

Q: What is a pre-treatment estimate?

A: A pre-treatment estimate is an estimate of dental benefits from Delta Dental of NM that can help a member budget for dental procedures & decide how to proceed with treatment prior to dental services being performed.

Remember - there is NO GUARANTEE that the balance of your charges will be covered by the Delta Dental Plan. If you have any questions regarding your benefits you may contact Customer Service at (877) 395-9420

100 Sun Avenue, Ste. 400 - Albuquerque, NM 87109 - Customer Service (877) 395-9420





www.DeltaDentalNM.com

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¹ A pre-treatment estimate is not a guarantee of Delta Dental's final payment. When the treatment is complete and a claim is received for payment, Delta Dental will calculate its payment based on your current eligibility, amount remaining in your annual maximum and any deductible requirements or dual coverage. Please review your Evidence of Coverage, Summary of Benefits or Group Dental Insurance Contract for specific details about your plan.







Covering You 24/7

Dental emergencies don't always happen between the hours of eight to five. That's why Delta Dental of New Mexico members have access to 24/7 dental care whenever and wherever they are.^{1,2,3}

Use Delta Dental Virtual Visits delivered by TeleDentistry.com when your dentist is not available and you're:

- having an after-hour dental issue.
- traveling and need dental assistance.
- facing a dental emergency but don't have a regular dentist to call.

Delta Dental Virtual Visits are considered covered in-network services.^{1,2} In addition to your consult, a TeleDentistry.com dentist can write a prescription,³ and refer an in-network dentist if you don't have one.

Learn more at DeltaDentalNM.com/Virtual-Visits

¹Delta Dental Virtual Visits are only available to Delta Dental of New Mexico members whose plans include coverage for oral exams.

³The TeleDentistry.com dentist cannot prescribe controlled substances or write international prescriptions. E-prescriptions are not available internationally.

Delta Dental Plan of New Mexico, Inc. dba Delta Dental of New Mexico.

How Do Delta Dental Virtual Visits Work?



Sign into the Delta Dental Virtual Visits patient portal or call 866.302.0905.



Fill out your e-documents.



Take photos of the problem area if necessary.



Begin your dental consultation.

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² This service supplements your current plan coverage and should be used after business hours, holidays and weekends, or when your regular dentist is unavailable. A virtual visit delivered by TeleDentistry.com is counted as a problem-focused examination (D0140) under your plan and does not count as one of your regular preventive oral exams.