



Albuquerque Public Schools

Effective Date: January 1, 2026



 **DELTA DENTAL[®]**

Delta Dental Plan of New Mexico

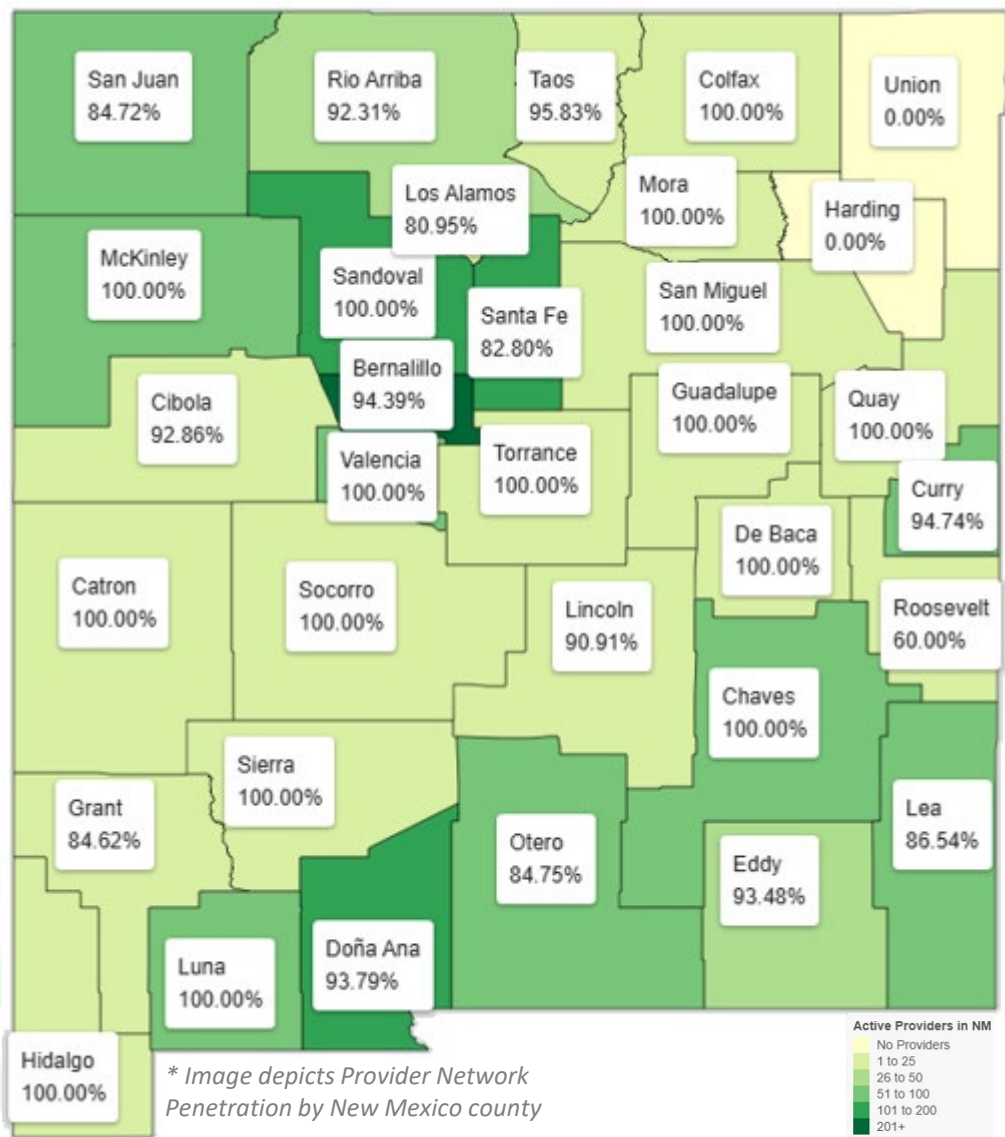


Serving New Mexico Since 1971

2024-140-DDNM-MKT



Delta Dental of New Mexico – Provider Network



Great In-Network Dental Provider Options for Our Members!

- **90%** or **851** of the 939 practicing New Mexico Dental Providers participate in the Delta Dental of NM Networks
- Delta Dental of New Mexico is the **only** dental insurance company that has a dedicated staff, located in New Mexico, focused on relationships with New Mexico dentists.
- **+153,000** dental providers nation-wide under the National Delta Dental Provider System to bolster Delta Dental of NM Networks

Delta Dental of New Mexico – Provider Network

Delta Dental of New Mexico offers TWO provider networks to help cover your smile while keeping costs as low as possible.

The **Delta Dental PPO™ 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.

When you see an in-network provider, you'll get the lowest out-of-pocket costs.

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 Delta Dental

Best Deal!

Balance Billing*

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



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 PPO™ 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.

The Power of Two Networks

Delta Dental PPO	→ More than 113,000 providers nationwide → Average savings of 34% on submitted fee → No Balance Billing* and no paperwork to file
Delta Dental Premier	→ More than 152,000 providers nationwide → 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 Delta Dental Best Deal! Balance Billing*

Disclaimer: The table depicted above is for illustrative purposes only, and does not reflect an actual claim.
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Finding an In-Network Dental Provider

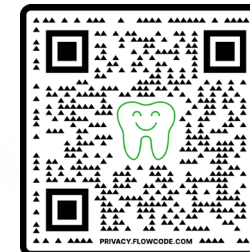
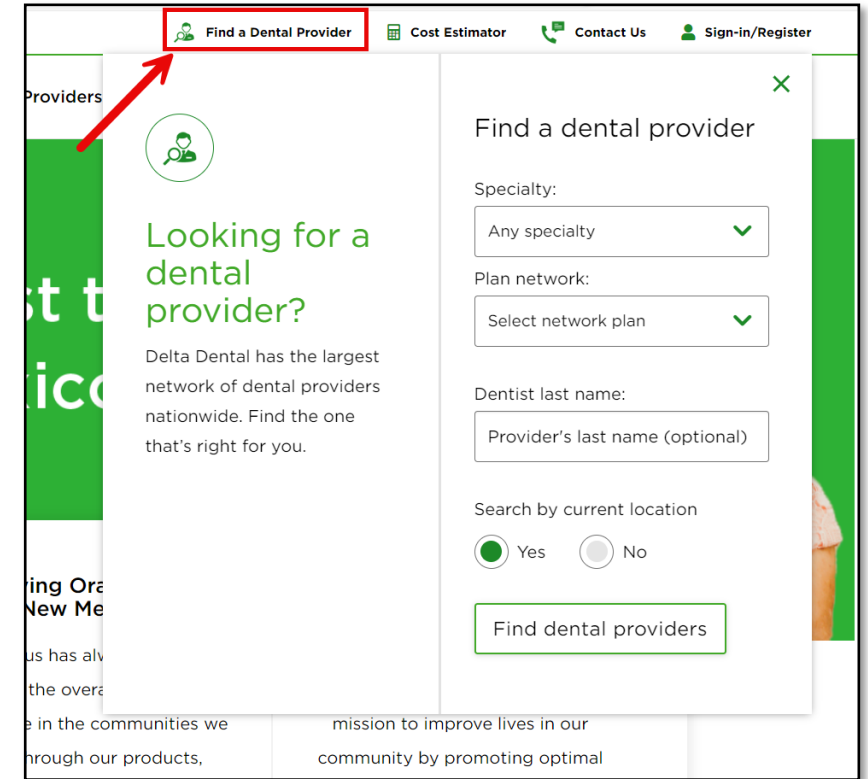
On the Web

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

1. Go to: www.DeltaDentalNM.com/tools/find-a-provider.com or click the “Find a Dental Provider” button located on the top of every page on our website.
2. Choose a Specialty and your Plan network from the drop-down menus
3. In the Search By Current Location question, choose **Yes** or **No**
 - **Yes** – The tool will use your location data from your web browser to give you a list of nearby dental providers
 - **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

On the Phone

You can also find a dentist **24/7** through our automated phone system by calling us at **(505) 855-7111** or **(877) 395-9420**



Or Scan the QR
Code to Find a
Dental Provider
Near You Now!

Choose Between **Two Delta Dental Plans**

- **Basic Plan Covers:**

- **Preventive Services** (such as exams and cleanings - 2 per calendar year)
- **Basic Services** (x-rays, fillings or simple extractions)

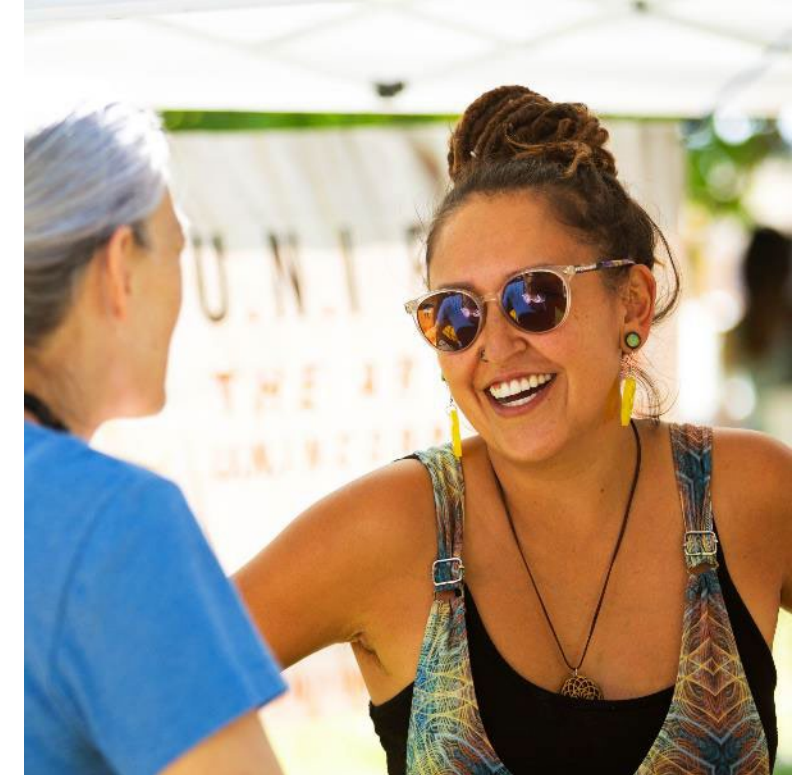
Does Not Cover:

- Surgical periodontics
- Complex oral surgery
- Any type of Major Service, or Orthodontics

- **Comprehensive Plan**

- Includes the coverage applicable under the Basic Plan, **plus:**
 - Surgical periodontics
 - Complex oral surgery
 - Major Services (crowns, dentures, and implants)
 - Orthodontics

**APS Open Enrollment for Delta Dental benefits is effective
January 1, 2026.**



**Choose a Plan Wisely
to Meet YOUR Needs!**

Your **Calendar Deductible** and **Annual Maximums**

- **Calendar Year Deductibles**

- \$100 per enrolled person
- \$300 aggregate per family
 - Same for Basic and Comprehensive Plans
 - Never applies to Diagnostic & Preventive
 - Does not apply to the Orthodontic Services that are covered under the Comprehensive Plan

- **Calendar Year Annual Maximums**

- Basic Plan: \$1,000 per enrolled person
- Comprehensive Plan: \$1,500 In-Network



Delta Dental Benefits Overview - Basic Plan



**PPO™ or Premier Provider /
In-Network**

Out-of-Network

Diagnostic and Preventive Services – No Deductible

Two routine exams each year. **Two routine cleanings*** each year, X-rays, Topical Fluoride, Emergency Treatment, Space Maintainers, Sealants

Plan Pays: 100%

**You Pay:
0%**

**Plan Pays: 25% of Allowed Fee
You Pay: Any Amount Balance Billed**

Basic Services

Fillings, Simple Extractions, Non-Surgical Periodontics, Root Canals, General Anesthesia, and Repairs to: onlays, bridges, crowns, and dentures

**Plan Pays:
70%**

**You Pay:
30%**

**Plan Pays: 25% of Allowed Fee
You Pay: Any Amount Balance Billed**

Major Services

Not Covered

Not Covered

Orthodontic Services

Not Covered

Not Covered

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

Delta Dental Benefits Overview - Comprehensive Plan



	PPO™ or Premier Provider / In-Network		Out-of-Network
Diagnostic and Preventive Services – No Deductible			
Standard two routine exams each year. Two routine cleanings* each year, X-rays, Topical Fluoride, Emergency Treatment, Space Maintainers, Sealants	Plan Pays: 100%	You Pay: 0%	Plan Pays: 100% of Allowed Fee You Pay: Any Amount Balance Billed
Basic Services			
Fillings, Simple Extractions, Non-Surgical Periodontics, Root Canals, General Anesthesia, and Repairs to: onlays, bridges, crowns, and dentures	Plan Pays: 70%	You Pay:30%	Plan Pays: 55% of Allowed Fee You Pay: Any Amount Balance Billed
Major Services			
Onlays, Crowns, Bridges, Partials or Complete Dentures, Specified Implant Procedures	Plan Pays: 50%	You Pay: 50%	Plan Pays: 35% of Allowed Fee You Pay: Any Amount Balance Billed

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

Delta Dental Benefits Overview - Comprehensive Plan

Orthodontic Services (All Ages) No Deductible	
In-Network	Out-of-Network
50% Benefit up to \$1,500 <u>lifetime maximum</u>	50% Benefit up to \$1,000 <u>lifetime maximum</u>



Your **Pre-Treatment Estimate of Benefits**

ASK YOUR DENTIST FOR A PRE-TREATMENT ESTIMATE

When costly procedures are anticipated, know what your share of the costs will be!

- An advance estimate of benefits **before dental care services are received**
- Make sure to get your pre-treatment estimate **in writing** (mail or email) from Delta Dental so you know your **out-of-pocket cost!**
- **No charge** for a pre-treatment estimate!



**You're entitled to a
pre-treatment
estimate!**

Your Preventive Care Security (PCS) Benefit

Your dental plans include the Preventive Care Security (PCS) Benefit

- PCS is an oral health benefit enhancement from Delta Dental of New Mexico. With PCS, the benefits paid for Diagnostic and Preventive (D&P) Services never reduce the Maximum Benefit Amount.

This feature encourages preventive care, which results in improved oral health, while making sure full plan benefits are always available when other types of services are needed.



Preventive Care Security (PCS)

What is Preventive Care Security (PCS)?

Your dental plan includes the Preventive Care Security option. PCS is an oral health benefit enhancement from Delta Dental of New Mexico. With PCS, the benefits paid for Diagnostic and Preventive (D&P) Services never reduce the Annual Maximum Benefit Amount. This feature encourages preventive care, which results in improved oral health, while making sure full-plan benefits are always available when other types of services are needed.

Did you know that every dollar you spend on preventive care, such as brushing and cleaning, may help save you money later in additional costly dental procedures?

It's true, keeping your teeth and gums healthy by seeing your dentist regularly can help you avoid more serious oral health problems and more extensive and expensive treatment. For every dollar spent on prevention an estimated four dollars is saved in future treatment. With better preventive dental care, early detection, and treatment, savings in the U.S. alone could be \$4 billion annually.

Preventive Care Security:

- ✓ Allows you to take advantage of D&P services even in benefit years when other types of services are anticipated
- ✓ Eliminates the confusion that sometimes occurs when benefits paid at 100% are applied to your Annual Maximum Benefit Amount
- ✓ Does not penalize you for using D&P benefits by leaving you with less of a Maximum Benefit Amount
- ✓ Promotes wellness and encourages better oral health behaviors
- ✓ Makes it easier to visit the dentist at least once a year, which can help you identify problems early and reduce the extent of restorative care needed

Questions on PCS?

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

Dental policies have exclusions and limitations. For costs and coverage details, contact your insurance provider or Delta Dental Plan of New Mexico at (505) 855-7111 or by email at CustomerService@deltadentalnm.com.

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Your Evidence Based Dentistry (EBD)

Members with specified medical conditions may be eligible for additional cleanings (up to 4 total 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.



Evidence Based Dentistry (EBD)

Delta Dental's **Evidence-based Dentistry (EBD)** plan benefit provides enhanced dental coverage for enrollees with certain high-risk medical conditions that have oral health implications. Research has shown that increased frequency of cleanings can greatly impact oral health and sometimes even play an important role in managing conditions, such as:

 Diabetes & Periodontal Disease	 Pregnancy & Periodontal Disease
 Heart disease & defects	 Head & neck radiation
 Cancer	 Rheumatoid arthritis
 Renal failure or dialysis	 Suppressed immune systems (due to chemotherapy/radiation, HIV positive, organ transplant or stem cell/bone marrow transplant)

The improved benefits include coverage of up to four teeth cleanings (routine cleanings or periodontal maintenance cleanings) per calendar year, as opposed to the typical two. Additional cleanings are benefits at the coinsurance level specified on your Summary of Dental Plan Benefits. For people undergoing head & neck radiation, fluoride applications by your dentist are also covered twice per calendar year.

What should I do if I have one of the conditions listed?

Talk with your dentist and physician about if and when treatment is right for you. **The timing of treatment is important when serious medical conditions exist.**

Not all high-risk medical conditions listed here. Please consult your doctor for the specific dental benefits, limitations, and exclusions information. Dental services have restrictions and limitations. For costs and coverage details, contact your insurance provider or Delta Dental Plan of New Mexico toll-free at 1-877-4-DELTA or by email at [email address].

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Your Special Health Care Needs Benefit

What is included in this benefit?

If you or a covered family member are diagnosed with special health care needs that significantly impair your ability to get routine covered dental services, you may be eligible for additional services, including:

- Treatment delivery modifications, which may include limited anesthesia, when necessary for dental staff to provide oral health care
- Additional visits, consultations and/or exams
- Up to four total dental cleanings per benefit year

Let your dentist know that you or a covered family member have a qualifying special health care need and that your dental plan includes the special health care needs benefit.



Special Health Care Needs Benefit

For the over 7 million people in the U.S. with intellectual or developmental disabilities, visiting the dentist for oral health care can be overwhelming or even inaccessible.¹ Delta Dental of New Mexico is changing that by giving children and adults with special health care needs access to increased benefits.²

What is included in this benefit?

If you or a covered family member are diagnosed with special health care needs that significantly impair your ability to get routine covered dental services, you may be eligible for additional services, including:

- Additional visits, consultations and/or exams
- Up to four total dental cleanings per benefit year
- Treatment delivery modifications, which may include limited anesthesia, when necessary for dental staff to provide oral health care

What kind of special health care needs does this benefit cover?

People with any physical, developmental, mental, sensory, behavioral, cognitive or emotional impairment or a limiting condition requiring medical management, health care intervention, and/or the use of specialized services or programs may be eligible for additional services.⁴ This includes:

- Intellectual and neurodevelopmental disabilities
- Environmental or congenital injuries leading to disability
- Chromosomal abnormalities
- Syndromes or sequences with craniofacial or airway abnormalities
- Other sequences that require special dental care needs
- Any other syndrome, sequence, or abnormality that limits the ability to perform daily self-care or creates substantial limitations in a major life activity

How do I use this benefit?

Let your dentist know that you or a family member have a qualifying special health care need and that your dental plan includes the special health care needs benefit. To help your dentist better understand the benefit and how to bill Delta Dental of New Mexico for services provided, we suggest you take the attached "Special Health Care Needs Benefit - Dentist Instructions" flyer to your next dental visit.³

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¹University of Minnesota Residential Information Systems Project, "People with IDD in the United States", Retrieved from: <https://riss.umn.edu>
²The special health care needs benefit is a standard benefit on most group and individual dental plans administered by Delta Dental of New Mexico. Exceptions may apply; so check with your benefits administrator or your plan documentation to confirm this benefit is included in your dental plan.
³The special health care needs benefit provides coverage for qualifying members who receive eligible services April 1, 2024 and later.
⁴People with anxiety, depression, or a fear of dentists or dental treatment (odontophobia) are not eligible for the special health care needs benefit.
Delta Dental of New Mexico

deltadentalnm.com

Your Delta Dental of New Mexico **Teledentistry**

Emergencies happen at the most inconvenient times, like when you're traveling and don't have access to your regular dentist. With your Delta Dental of New Mexico coverage, you and your family can rest assured that you have protection for dental emergencies. Access to Delta Dental Virtual Visits is a covered benefit in most of our dental plans.

- **24/7** Access to Licensed Providers
- Emergency or Urgent Evaluations
- **Improves Rural Access**
- Access to Prescription Medication if needed
- Facilitates Scheduling & Planning of Appointments
- Promotes Utilization & Oral Health
- Referrals to in-person Delta Dental Providers for **Lowest Out-of-Pocket Costs**

Learn more at www.DeltaDentalNM.com/Virtual-Visits.com



Delta Dental
Virtual Visits
delivered by TeleDentistry.com



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.
²This 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.
³E-prescriptions are not available internationally.

Delta Dental Plan of New Mexico, Inc. c/o Delta Dental of New Mexico
2023-002-DDNM-VISIT

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.

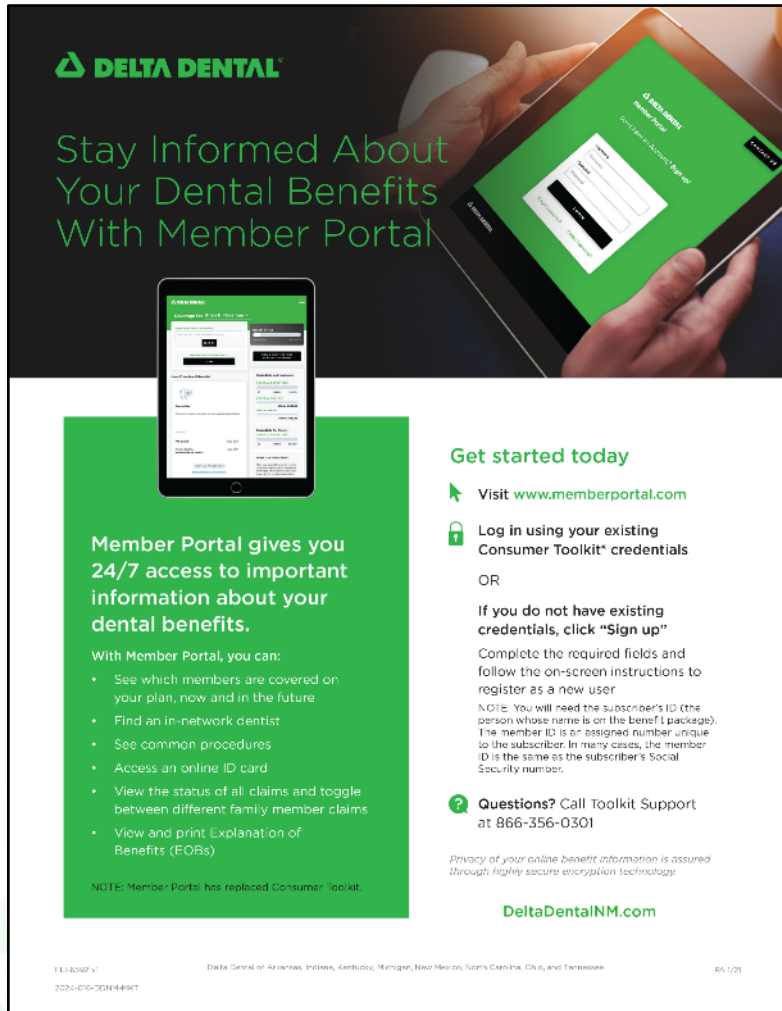


Take photos of the problem area if necessary.



Begin your dental consultation.

Your Delta Dental of New Mexico **Member Portal**



DELTA DENTAL

Stay Informed About Your Dental Benefits With Member Portal

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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The Delta Dental Online Member Portal provides easy access to the following:

- Find a Dentist Online
- View & Print ID Card
- View Claims & Pre-Treatment Estimates
- View Benefits
- Educational Materials, Reminders, Tips, & More!

Learn more at www.MemberPortal.com

Your Delta Dental of New Mexico 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.



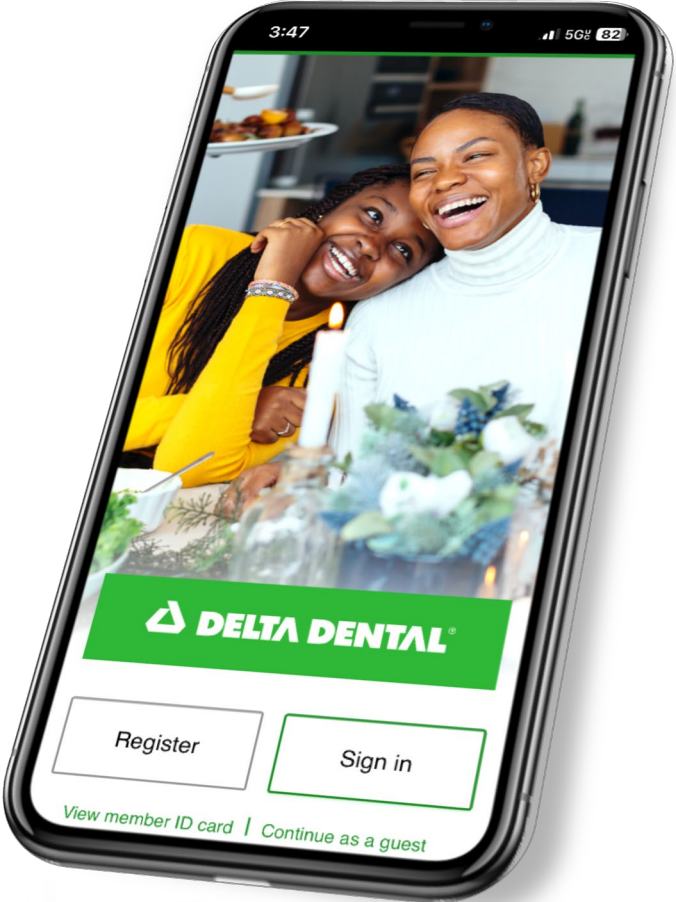
Dental Care Cost Estimator

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.



Your Delta Dental of New Mexico **Customer Service**

- ✓ Call our **Local Delta Dental Customer Service Team** at **(877) 395-9420**
 - ✓ Customer Service is available Monday – Friday 8:00 AM - 4:30 PM (MST)
- ✓ For **24/7** account information, call us at **(877) 395-9420**
- ✓ **Email us at:** customerservice@deltadentalnm.com. **Get a response in writing!**
- ✓ Once enrolled, go to the online **Member Portal** at www.deltadentalnm.com to access your account information 24/7. Find a dentist, view/print your ID card and much more!

Your Delta Dental of New Mexico **Reminders**

- ✓ **Remember, you can receive 2 Routine Cleanings/Exams in a Calendar Year.**
- ✓ **Find your local dentists by visiting www.deltadentalnm.com and search for a Delta Dental PPO™, or Delta Dental Premier® provider.**
- ✓ **Remember to register with the online Member Portal once you are enrolled!**
- ✓ **Don't forget to ask for a pre-treatment estimate prior to dental services being performed.**
- ✓ **Choose the Right Plan for you and your family that meet YOUR Needs!**



Thank you for your time.
We look forward to serving you.



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