



Sandia National Laboratories Retirees

Plan Year: January through December 31, 2026



 **DELTA DENTAL[®]**

Delta Dental Plan of New Mexico



Serving New Mexico Since 1971

2024-140-DDNM-MKT



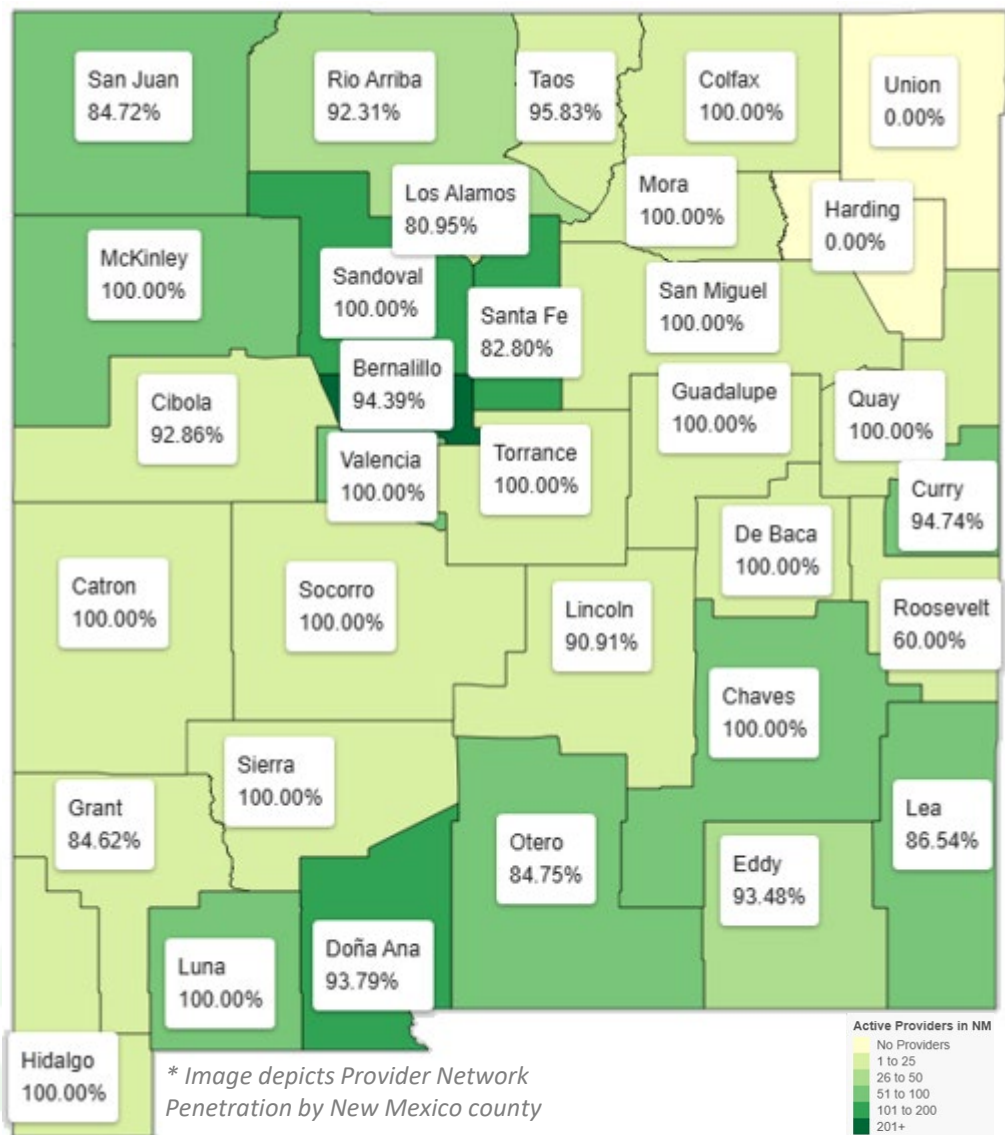
New Mexicans Caring for **New Mexicans**

We are the Only dental insurance company to reside in New Mexico

- Headquartered in Albuquerque employing New Mexicans
- **412,000+** New Mexico Members
- Over **2,200** New Mexico Employer Groups
- **62%** of Commercial Dental Insurance Market in NM
- Delta Dental of New Mexico, being a non-profit 501c4 organization, has contributed over **\$9 million** to impact New Mexico communities over the past 5 years
- **A- (Excellent - Stable Outlook)** A.M. Best Company Rating



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**, living in New Mexico, solely focused on provider relationships that is in New Mexico.
- Delta Dental of New Mexico has a focus on providing education to providers to encourage **retention**.
- **+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
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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.
2024-013-DDNM-MKT

Finding an In-Network Dental Provider

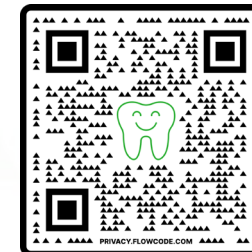
On the Web

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 **(800) 264-2818**



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

Your Benefits Overview – Retiree Standard Plan

Your Retiree Standard Plan benefits, effective January 1, 2026

- **Deductibles - Calendar Year**
 - \$50.00 per covered person
 - \$150.00 total per family
 - Deductible does not apply to Diagnostic & Preventive Services (D&P) or Orthodontic Services
- **Benefit Annual Maximum - Calendar Year**
 - \$1,800 per covered person, per calendar year
 - Preventive Care Security (PCS) for **in-network providers only** where D&P Services will not reduce the annual maximum
- **Lifetime Orthodontic Maximum (per covered person)**
 - **Children and Adults**
 - Plan Pays 50%, up to \$1,800 lifetime maximum



Your Benefits Overview – Retiree Standard Plan

	In-Network		Out-of-Network
	Delta Dental PPO™	Delta Dental Premier®	Non-Participating Provider
Diagnostic and Preventive Services – No Deductible			
Covered - Oral Evaluations & Cleanings (2 per Calendar Year¹), Radiographic Images, Topical Fluoride ² , Emergency Treatment, Sealants, and Space Maintainers	Plan Pays: 100%	Plan Pays: 100%	Plan Pays 50% of fee allowable; You pay 50% plus any amount over allowable fee
Basic Services – Deductible Applies			
Fillings, Periodontal Maintenance*, Extractions, Oral Surgery, Root Canals, Periodontics, and General Anesthesia	Plan Pays: 80%	Plan Pays: 70%	Plan Pays 50% of fee allowable; You pay 50% plus any amount over allowable fee
Major Services – Deductible Applies			
Onlays, Crowns, Bridges, Partial or Complete Dentures, Specified Implant Procedures, and Nitrous Oxide	Plan Pays: 55%	Plan Pays: 45%	Plan Pays 45% of fee allowable; You pay 55% plus any amount over allowable fee

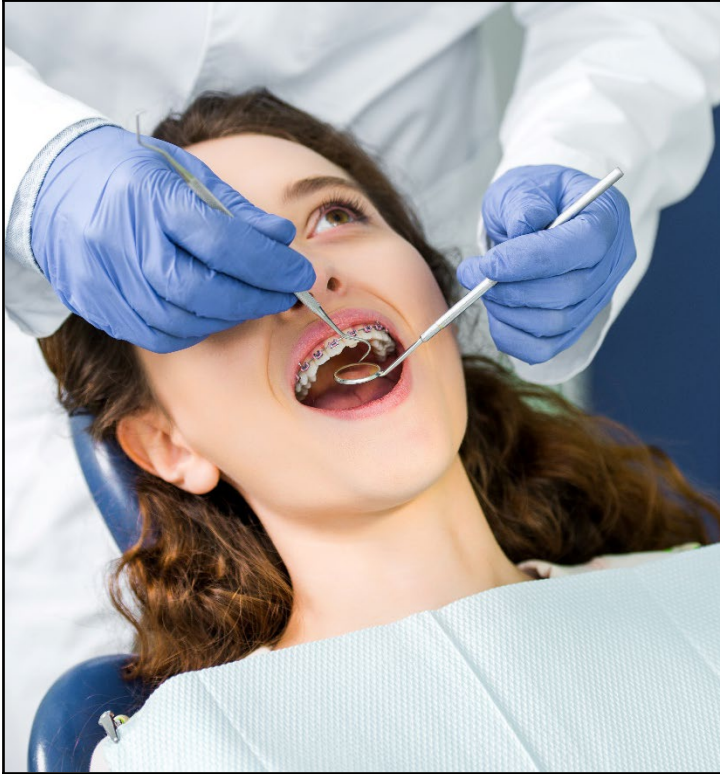
¹The plan covers two (2) routine cleanings twice per calendar year. Members with a history of periodontal disease can have two (2) routine cleanings, and/or up to four (4) periodontal maintenance procedures per calendar year, not to exceed a total of four (4) procedures in any calendar year.

²Topical Fluoride is covered twice in a calendar year for enrolled persons under age 18. For enrolled persons over age 18, topical fluoride is covered once in a calendar year, if medically necessary.

Your Benefits Overview – Retiree Standard Plan

Orthodontic Services (Children & Adults)

Deductible Does Not Apply



**Your Retiree Standard Dental Plan
Pays 50%
up to a \$1,800 lifetime maximum
per enrolled person**

**Enrollees Pay 50% plus balance of cost up to the applicable
Delta Dental Maximum Approved Fee**

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 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 (PFOE) 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.

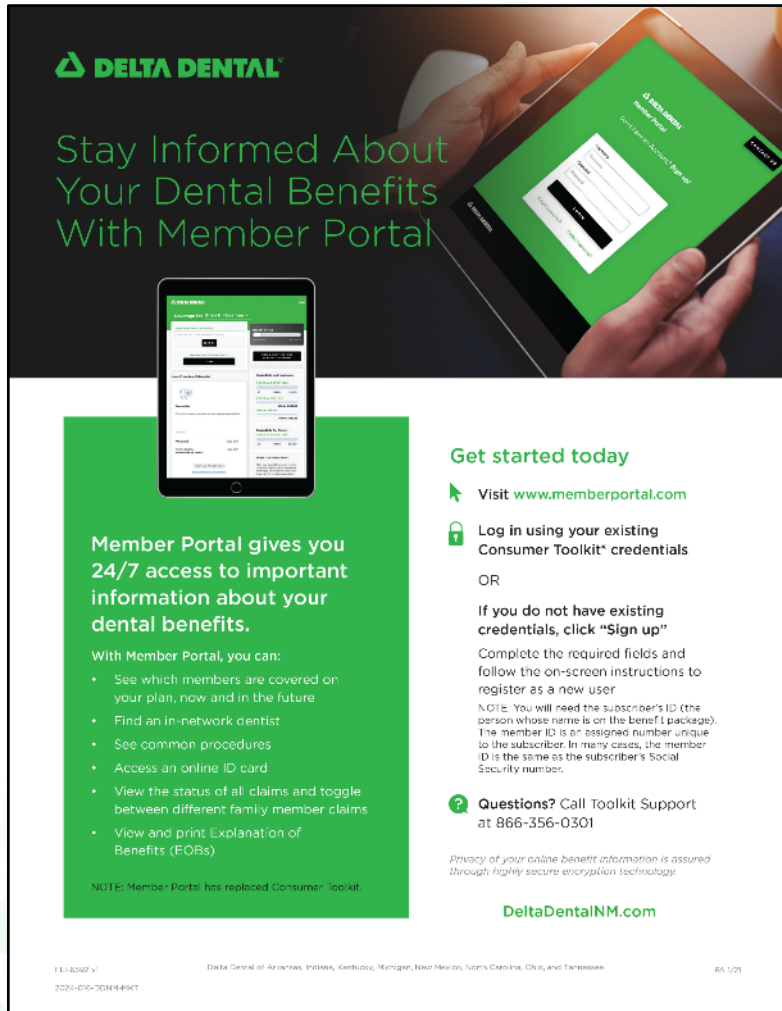


Take photos of the problem area if necessary.



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

1-800-356-0301
2025-01-15-001449KT

Delta Dental of Arkansas, Indiana, Kentucky, Michigan, New Mexico, North Carolina, Ohio, and Tennessee

BA 1/21

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.



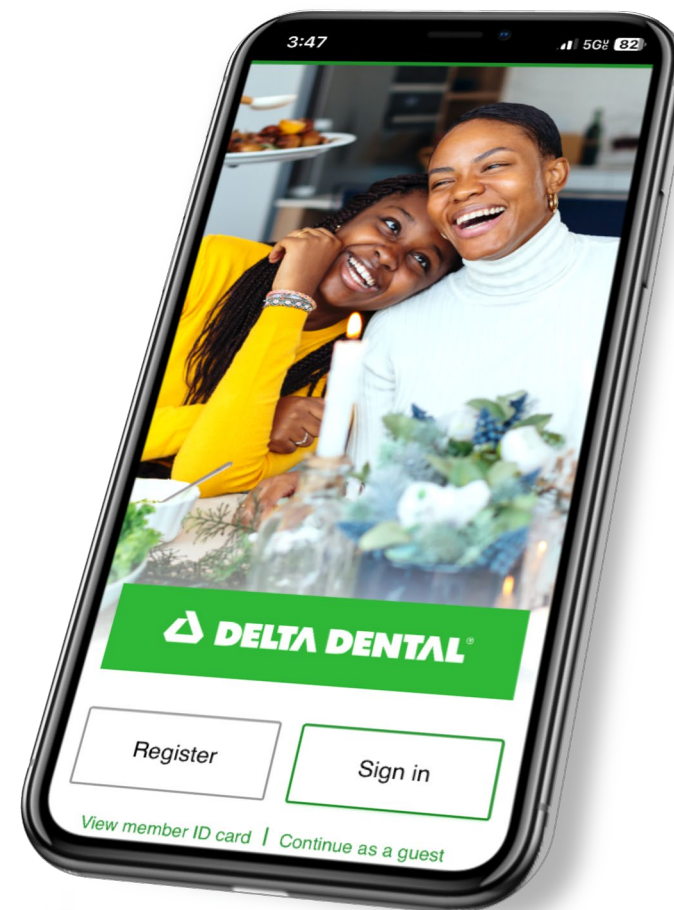
Dental Care Cost Estimator

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 **(800) 264-2818**
 - ✓ Customer Service is available Monday – Friday 6:00 AM-6:00 PM (MST)
- ✓ For **24/7** account information, call our **Automated Voice Response System** at **(800) 264-2818**
- ✓ 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.**

More than 120 signs and symptoms of non-dental diseases can be detected through a routine oral exam.

- ✓ **Stay in-network and find your local dentists by visiting www.deltadentalnm.com and search for a Delta Dental PPO™, or Delta Dental Premier® provider.**

Select a Delta Dental PPO™ participating provider. Delta Dental PPO™ providers agree to deeper discounts for our member.

- ✓ **Remember to register with the online Member Portal once you are enrolled!**

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

- ✓ **Ask about your procedure before it is done!** Don't forget to ask for a pre-treatment estimate prior to dental services being performed. Reduce your out-of-pocket costs and know what is covered!

Your **Helpful Tips**

✓ Contact the **Sandia Post-Employment Benefits Center** at **833-726-3421 (833-SANDIA1)** or snlretireebenefits.com when you have questions about:

- ✓ Plan eligibility - How to add/term members
- ✓ Plan effective dates
- ✓ Premiums
- ✓ Address changes

✓ Contact **Delta Dental of New Mexico** at **(800) 264-2818** when you have questions about:

- ✓ How to find a provider
- ✓ Claim status
- ✓ Dental benefits





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



Delta Dental of New Mexico
deltadentalnm.com