



# YOUR New Choice in Dental

For questions on your NEW dental plan option, please call the  
Delta Dental/NMPSIA Customer Service Open Enrollment Hot-Line at  
**(844) 356-6345**

Our purpose, Our people, Our New Mexico.

[www.deltadentalnm.com](http://www.deltadentalnm.com)

## YOUR LOCAL DENTAL PLAN

Providing Dental  
Benefit Plans to  
New Mexico Families  
Since 1971



## Network Information

### About Delta Dental of New Mexico

Delta Dental of New Mexico is New Mexico's local, not-for-profit dental insurance carrier. Since 1971, our goal has been to leverage our market leader position to advance, innovate, and improve oral and overall health for all New Mexicans. We not only offer a wide variety of high-quality dental plans to businesses and individuals across the state, we assist local communities through philanthropic donations and volunteer support.

### Leased Networks and the Delta Dental New Mexico Difference

In today's marketplace, nothing is certain. Each day brings new struggles, uncertainty, and change. But one thing remains consistent and unwavering - our promise of stability and high-quality, especially when it comes to our network. The same can't be said when it comes to leased networks. Not all carriers provide the same quality, strength or value as the Delta Dental network and with leased networks, the carrier typically has no direct contact with the dentist. With Delta Dental, you can be confident you are getting the widest network of high-quality dentists in-state and nation-wide.

### No Additional Fees=No Surprises

We never charge additional fees for patients to access any of our networks, a common practice with leased networks. These hidden fees lead to surprise out-of-pocket expenses for patients and decreased overall satisfaction. If a problem occurs concerning fees or charges with one of our network dentists, we work directly with the dentist to resolve the issue on behalf of the patient.

### Out-of-Network Providers

Out-of-network providers have not agreed to the provider fee maximums applicable under the dental plan. Your out-of-pocket costs can be much higher because you may be balance billed for the difference up to the full amount charged by the provider. Further, you may have to pay the full amount at the time you receive services and submit a claim for reimbursement. Reduced benefit levels apply to out-of-network services.



### Avoid Surprises with Pre-Treatment Estimates

Unexpected bills aren't fun for anyone. That's why Delta Dental makes it easy for you to find out whether a proposed dental treatment is covered, what amount the plan will pay and the difference you will be responsible for.

**Here's how:** When you are having extensive work done and want to know what your share of the cost will be, ask your dentist to submit the proposed treatment plan to us for a pre-treatment estimate. A pre-treatment estimate allows us to review the proposed treatment in accordance with your dental coverage. We can then determine what portion of the treatment will be covered under the plan chosen by your employer, if you will exceed your maximum and what portion will be your financial responsibility.

Once completed, we will send a pre-treatment estimate notice to you and your dentist. We encourage you to review this notice together and discuss treatment options before deciding on treatment.



Phone: (505) 855-7111 or toll-free (877) 395-9420

Email: [customerservice@deltadentalnm.com](mailto:customerservice@deltadentalnm.com)

Web: [www.deltadentalnm.com](http://www.deltadentalnm.com)

Mobile App: Download the Delta Dental mobile app at the App Store (iOS) or Google Play (Android)

## Choosing an In-Network Provider

Delta Dental has multiple provider networks, and not every provider participates in every network. When asking a provider if they participate with Delta Dental, make sure to specify the PPONew Mexico provider network (or Delta Dental PPO™, if outside New Mexico). You can search for providers on [www.deltadentalnm.com](http://www.deltadentalnm.com) under the “Find a Dentist” link, or in the Delta Dental mobile app.

## PPONew Mexico

The Delta Dental New Mexico Public School Insurance Authority (NMPSIA) dental plan features the PPONew Mexico network, a preferred provider network with more than 2,270 access points in New Mexico.<sup>1</sup> This network was created specifically for New Mexico public entities and is designed to offer members savings based on provider discounts (maximum approved fees) while giving access to general providers and specialists in every category. In addition, benefit levels are enhanced when you select a PPONew Mexico provider.

## In-Network Providers in Other States: Delta Dental PPO™

Whether you just traveled across the New Mexico border, or across the nation, know that the Delta Dental PPO™ network provides you with the same benefit levels as if you were in-state.

## Specified Medical Conditions

The Basic and Comprehensive plans cover routine cleanings twice per year. For members with specific at-risk health conditions, two additional cleanings or topical fluoride treatment is available. The patient should talk with his or her provider about treatment.

## Access 24/7

Once your plan is effective, Delta Dental’s automated voice response system is available 24/7 to help you with topics such as benefit/eligibility verification, requesting an ID card, provider directories (fax, voice, or email), and checking claim/pre-treatment estimate status. To access the Delta Dental New Mexico automated voice response system, please call us 24/7 at (877) 395-9420.



## Access Your Online Member Portal

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

- ✓ Find a Dentist Online
- ✓ View & Print ID
- ✓ View Claims & Pre-Treatment Estimates
- ✓ Understand Benefits
- ✓ Reminders, Tips, & More!

Access your Member Portal @:  
<https://memberportal.com/mp/delta>



## Did You Know?

Delta Dental of New Mexico is your local, not-for-profit dental carrier and has been serving New Mexico families since 1971.

1. Network data for PPONew Mexico. Delta Dental of New Mexico. Reported as of June 6, 2020.



# Delta Dental of New Mexico Plan Options

New Mexico Public School Insurance Authority (NMPSIA)

PPONew Mexico Network	Basic Plan		Comprehensive Plan	
Benefit Category	<i>In Network: You Pay</i>	<i>Out of Network: You Pay*</i>	<i>In Network: You Pay</i>	<i>Out of Network: You Pay*</i>
<b>Diagnostic and Preventive Services</b>	<b>No Deductible Applies</b>			
Oral Exams, Routine Cleanings & Periodontal maintenance cleanings (2 per calendar year). <i>Members with specified medical conditions may be eligible for additional cleanings &amp; periodontal surgeries.</i>	No Charge	75% of Allowed Amount + Balance Billing	No Charge	0% of Allowed Amount + Balance Billing
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)				
Emergency Treatment for Relief of Pain				
<b>Basic Services</b>	<b>Deductible Applies</b>			
Amalgam or Composite Fillings	20%	75% of Allowed Amount + Balance Billing	20%	45% of Allowed Amount + Balance Billing
Extractions (non-surgical)				
Endodontics				
Non-Surgical Periodontics				
Oral Surgery (including surgical extractions)	100% (Not Covered)			
Surgical Periodontics				
Repairs to Crowns, Onlays, Dentures, and Bridgework	20%	75% of Allowed Amount + Balance Billing		
<b>Major Services</b>	<b>Deductible Applies</b>			
Prosthodontic Procedures—for construction of fixed bridges, partials, or complete dentures	100% (Not Covered)		50%	65% of Allowed Amount + Balance Billing
Implants—specified services, including repairs, and related prosthodontics				
Onlays, Crowns, and Cast Restorations—when teeth cannot be restored with amalgam or composite resin restorations				
<b>Orthodontic Services (Children and Adults)</b>	<b>No Deductible Applies</b>			
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
<b>Deductibles and Maximums</b>				
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.	\$1500 Maximum		\$1500 Maximum	\$1000 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.





Supporting New Mexico



## By creating more smiles, Delta Dental hopes to improve health and enhance lives across the state of New Mexico

And this requires more than providing exceptional dental benefits. That's why we make it a priority to support groups, organizations and charities with the goal of building healthier, happier communities.

From volunteering with food banks, to sponsoring school supply drives, Delta Dental of New Mexico engages with our local communities across the state of New Mexico to help them thrive, no matter what comes their way.

### Delta Dental of New Mexico is proud to support many communities & organizations including:

- American Heart Association
- Albuquerque Health Care for the Homeless
- Central New Mexico Community College Community Dental Health Coordinator Program
- New Mexico Appleseed
- New Mexico State University Dental Hygiene Program
- New Mexico United Soccer Sponsorship
- Rethink Your Drink
- School-Based Dental Clinics
- Special Olympics & many more!

### COVID-19 Support

Delta Dental of New Mexico has been working to support nonprofits and health centers across the state during the COVID-19 pandemic including the following:

- **NB3 Foundation COVID-19 Response Fund**
- **Presbyterian Healthcare Foundation COVID-19 Response Fund**
- **Pueblo Relief Fund**
- **UNMH COVID-19 Emergency Relief Fund**



## Helpful Tips

- Remember, when in New Mexico, stay In-Network by seeing a contracted PPONew Mexico provider. If you find yourself out-of-state, make sure to see a contracted Delta Dental PPO™ provider.
- Always ask if the provider is a contracted PPONew Mexico (in-state) or Delta Dental PPO™ (out-of-state) provider as this is the contracted network for your plan. All others will be treated as out-of-network providers.
- Need to find a PPONew Mexico or Delta Dental PPO™ provider? Go to [www.deltadentalnm.com](http://www.deltadentalnm.com) and login to the online Member Portal or download the Delta Dental mobile app on your phone. Find a provider, view and print your ID, view claims, pre-treatment estimates and much more!
- Ask about your procedure before it is done and have your dentist submit a pre-treatment estimate to Delta Dental. Don't assume it will be covered just because the provider says you need it. Make sure you know your out-of-pocket costs!
- Did you receive an invoice or explanation of benefits you don't understand? Call our Customer Service team at **(877) 395-9420** or email them at [customerservice@deltadentalnm.com](mailto:customerservice@deltadentalnm.com) to have the claim explained.
- **Remember you are eligible to receive up to 2 routine cleanings or periodontal maintenance cleanings per calendar year!**



## The Link Between Oral and Overall Health

Regular dental visits are important to keeping your smile healthy, but did you know that more than 120 signs and symptoms of non-dental disease can be detected in a routine oral exam?<sup>1</sup> During routine checkups, dentists not only look for cavities and gum disease, but also monitor symptoms that may point to overall health concerns. If certain signs are detected, dentists can urge patients to seek medical attention to better manage their oral and overall health.

1. James W. Little et al., Dental Management of the Medically Compromised Patient (St. Louis: Mosby, 2012)