



New Mexico Retiree Health Care Authority Dental Plans

Delta Dental of New Mexico

Effective Date: January 1, 2020

Reminder-Choose Between Two Plans

Basic Plan

Covers:

- Preventive Services (such as evaluations and cleanings)
- Basic Services (such as fillings or 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

Rates Effective 1/1/20

No Change

Basic Plan:

Retiree Only: \$19.23

Retiree + 1 Dependent: \$36.07

Retiree + 2 or more Deps: \$60.42




Comprehensive Plan:

Retiree Only: \$42.93

Retiree + 1 Dependent: \$81.58

Retiree + 2 or more Deps: \$131.69

Provider Networks Overview- Stay In-Network!

PPONew Mexico –In State	Delta Dental PPO	Find a Dentist
<p>“In-Network” providers in New Mexico</p>  <p>2,235 points of access, with more than 95% of specialists participating</p>	<p>“In-Network” providers outside of New Mexico</p>  <p>Nationally, almost 266,000 points of access</p>	<p>Whenever possible, use “In-Network” dentists</p>  <p>Online dentist search at www.deltadentalnm.com</p>

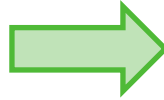
Patients will not be billed for any amount over the *Delta Dental Maximum Approved Fees*. Always review your EOB for the Approved Fee maximums. Participating providers adhere to higher benefit levels and important member protections apply.

Out-of-network dentists do not agree to the same discounts, resulting in higher out-of-pocket costs and lower benefits. Should an out-of-network provider be used, cost increases may be limited by selecting a Delta Dental Premier® provider, with over 356,000 points of access.

SAVE MONEY, STAY IN-NETWORK!

Delta Dental Networks

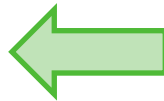
- Least out-of-pocket costs
- Deepest discounts
- No balance billing



In-State – PPO
New Mexico

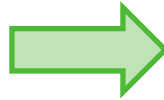
Out-of-State
Delta Dental PPOSM

Delta Dental Premier[®]



- Higher out-of-pocket costs
- Discounts are not as deep
- Balance billing from Premier Fee

- Highest out-of-pocket costs
- No discounts
- Balance billing applies



Non-Participating
Providers

Benefits Overview

Calendar Year Deductibles

- \$50 per enrolled person
- \$150 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: \$1,500 per enrolled person
- Comprehensive Plan: \$1,500 In-Network/\$1,000 Out-of-Network

Basic Plan

	PPONew Mexico		Out-of-Network
Diagnostic and Preventive Services – No Deductible			
Two routine and one problem-focused Oral Evaluation each year. Three routine cleanings* each year, Radiographic Images, Topical Fluoride, Emergency Treatment, Space Maintainers, Sealants	Plan Pays: 100%	You Pay: 0%	Plan Pays: 25% You Pay: Any Amount Balance Billed
Basic Services			
Fillings, Stainless Steel Crowns, Simple Extractions, Non-Surgical Periodontics, Root Canals, General Anesthesia, and Repairs to: onlays, bridges, crowns, and dentures	Plan Pays: 80%	You Pay: 20%	Plan Pays: 25% You Pay: Any Amount Balance Billed
Major Services	Not Covered You Pay: 100%		Not Covered You Pay: 100%
Orthodontic Services	Not Covered You Pay: 100%		Not Covered You Pay: 100%

*Covers routine cleanings three per year. Individuals with certain medical conditions may qualify for 1 additional cleaning.

Comprehensive Plan

	PPO New Mexico		Out-of-Network
Diagnostic and Preventive Services – No Deductible			
Two routine and one problem-focused Oral Evaluation each year. Three routine cleanings* each year, Radiographic Images, Topical Fluoride, Emergency Treatment, Space Maintainers, Sealants	Plan Pays: 100%	You Pay: 0%	Plan Pays: 75% You Pay: Any Amount Balance Billed
Basic Services			
Fillings, Stainless Steel Crowns, Extractions, Oral Surgery, Periodontics (surgical or non-surgical), Root Canals, General Anesthesia, and Repairs to: onlays, bridges, crowns, and dentures	Plan Pays: 80%	You Pay: 20%	Plan Pays: 55% 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% You Pay: Any Amount Balance Billed

*Covers routine cleanings three per year. Individuals with certain medical conditions may qualify for 1 additional cleaning.

Comprehensive Plan – Ortho Benefits

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

Looking for a New Dentist?

Please go to our website at www.deltadentalnm.com and click on Find a Dentist. Search for a PPO New Mexico contracted provider to get the most benefits and least out-of-pocket costs.

When you go, have you already had full mouth x-rays in the last 5 years? If so, see if you can get your x-rays from the last dental office to take with you. They are not covered again and you may incur the full cost.

Did you already have 2 office exams in the year?

Ask before they do any procedures to know what is covered!

Specified Medical Conditions – Additional Cleanings

- 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** who 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 submit the required documentation with the claim submission.

Pre-Treatment Estimate of Benefits

ASK YOUR DENTIST FOR A PRE-TREATMENT ESTIMATE when more costly procedures are anticipated. **Know your costs ahead!**

- ☑ An advance estimate of benefits before dental care services are received. Know your out-of-pocket cost.
- ☑ Not required but strongly recommended.
- ☑ No charge for a pre-treatment estimate.



**Patient Disclosure –
You’re entitled to it!**

Delta Dental Helpful Tips

- Remember you are able to **receive up to 3 Routine Cleanings** in a Calendar Year. More than 120 signs and symptoms of non-dental diseases can be detected through a routine oral exam
- Remember, **stay In-Network by seeing a contracted PPONew Mexico** provider. You receive the highest level of benefits and the least amount out-of-pocket cost.
- Need to find a provider? Go to www.deltadentalnm.com or search the national directory outside of New Mexico for a Delta Dental PPO provider.
- Register online to see how your claims were paid.
- **Always ask if the provider is a CONTRACTED PPONew Mexico provider**, as this is specifically the NM Retiree Healthcare Authority's contracted plan. All others will be treated as out-of-network providers.
- Ask about your procedure before it is done. Don't assume it will be covered just because the provider says you need it. Make sure you know your out-of-pocket costs!
- See your dentist for an exam as it can lead to the discovery of other health issues.

Choose the right plan for your needs!

Benefit Information/Questions?

Go Online

Member Information Available 24/7

- View/Print Coverage Documents & Provider Directories
- Verify eligibility of subscriber and dependents
- Confirm status of deductibles and plan maximums
- Review how a specific claim was processed
- Print a personalized subscriber ID card

Or Call

Phone: 505-855-7111

Toll-free 1-877-395-9420

Automated Voice Response System

Get benefit information 24/7

Experienced Customer Service Representatives

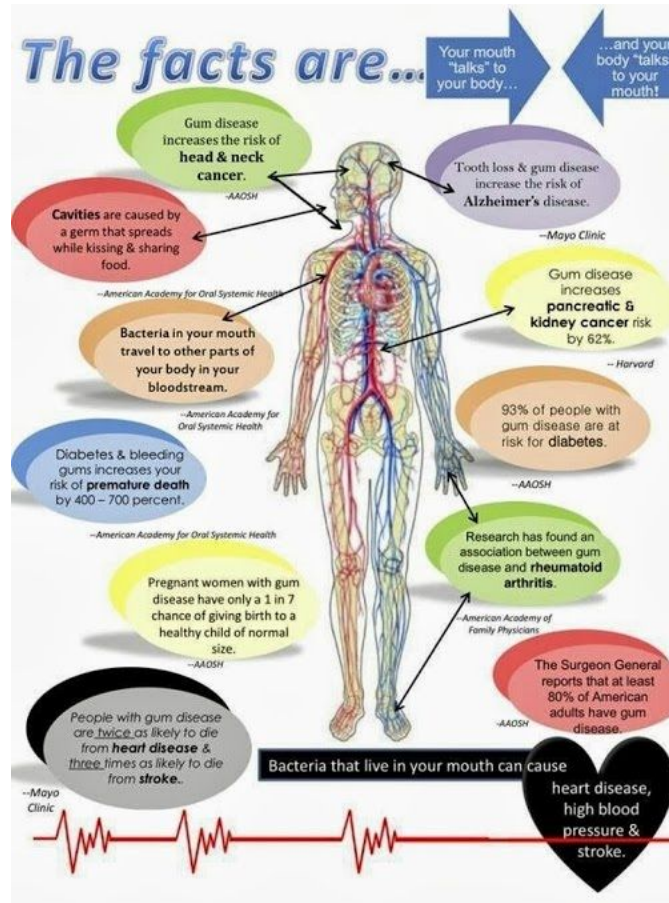
Available Monday – Friday
8:00 AM - 4:30 PM (MST)

Email: customerservice@
deltadentalnm.com

www.deltadentalnm.com

Important Facts

- Gum disease increases the risk of head & neck cancer
- Bacteria in your mouth travel to other parts of your body in your bloodstream
- Diabetes and bleeding gums increases your risk of premature death by 400-700 percent



- Tooth loss & gum disease increase the risk of Alzheimer's disease.
- Research has found an association between gum disease and rheumatoid arthritis
- The Surgeon General reports that at least 80% of American adults have gum disease