



Your Local Choice in Dental

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



For questions about [Delta Dental of New Mexico plan options](#), please call the Delta Dental/NMPSIA Customer Service Open Enrollment Hot-Line at:

(844) 356-6345

www.DeltaDentalNM.com



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.



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.



NOW FEATURING: Delta Dental PPO[™] Point-of-Service

The Delta Dental New Mexico Public School Insurance Authority (NMPSIA) dental plans feature the Delta Dental PPO[™] Point-of-Service network. The plans give enrollees the option to select from two different networks (Delta Dental PPO[™] or Delta Dental Premier[®]) depending on their needs.

Patients selecting a Delta Dental PPO[™] dentist receive the plan's highest level of discounts while patients choosing to utilize Delta Dental Premier[®] will have the broadest selection of dentists but at a lower level of discounts. Please note that there is no **quality** of care difference between networks.

Choosing an In-Network Provider

When asking a provider if they participate with Delta Dental, make sure to ask them if they are a contacted in-network Delta Dental PPO[™], or Delta Dental Premier[®] provider.

You can search for providers on www.deltadentalnm.com under the "Find a Dentist" link, or in the Delta Dental mobile app.

In-Network Providers Nationwide: Delta Dental PPO[™] & Delta Dental Premier[®]

Whether you just traveled across the New Mexico border, or across the nation, know that the Delta Dental PPO[™] Point-of-Service network provides you with the same benefit levels as if you were in-state utilizing either the Delta Dental PPO[™] or Delta Dental Premier[®] nationwide networks.

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.

Delta Dental Members Have 24/7 Access

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.

Delta Dental PPO™ Point-of-Service	Low Option Plan		High Option 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). <i>Members with specified medical conditions may be eligible for additional cleanings & 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				
Basic Services	Deductible Applies			
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	100% (Not Covered)			
Oral Surgery (including surgical extractions)				
Surgical Periodontics	20%	75% of Allowed Amount + Balance Billing		
Repairs to Crowns, Onlays, Dentures, and Bridgework				
Major Services	Deductible Applies			
Prosthetic 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 prosthetics				
Onlays, Crowns, and Cast Restorations—when teeth cannot be restored with amalgam or composite resin restorations				
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.	\$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.



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

At Delta Dental of New Mexico, we believe in providing exceptional dental benefits as well as improving the dental and overall health of all New Mexicans. 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.



Serving New Mexico Since 1971

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

- American Heart Association
- Albuquerque Health Care for the Homeless
- ECHO Food Bank (Farmington, NM)
- New Mexico Appleseed
- New Mexico State University Dental Hygiene Program
- New Mexican School-Based Dental Clinics
- The Community Pantry (Gallup & Grants, NM)
- Special Olympics & many more!



Save Money on Out-of-Pocket Costs

How Can I Save Money on My Out-of-Pocket Costs?

With your Delta Dental PPO™ Point-of-Service plan, you may save more money and receive higher levels of coverage when visiting a Delta Dental PPO™ dentist. Our PPO dentists have agreed to accept lower fees as full payment for covered services. However, if you go to a dentist who doesn't participate in Delta Dental PPO™, you can still save money if your dentist participates in Delta Dental Premier®. Like our PPO dentists, Delta Dental Premier® dentists agree to accept Delta Dental's fee determination as full payment for covered services.

Delta Dental Networks	Delta Dental PPO™	<ul style="list-style-type: none"> • No balance billing on covered services • Most significant network discounts with more than 269,800 office locations nationwide* • Dentists file claims for member
	Delta Dental Premier®	<ul style="list-style-type: none"> • No balance billing on covered services • Significant network discounts with the most office locations nationwide—340,500* • Dentists file claims for member
Out-of-Network	Out-of-Network	<ul style="list-style-type: none"> • May be balance billed • No discounts • May need to file own claims

*National network statistics: Delta Dental Plans Association, April 2017.

Example of how it works

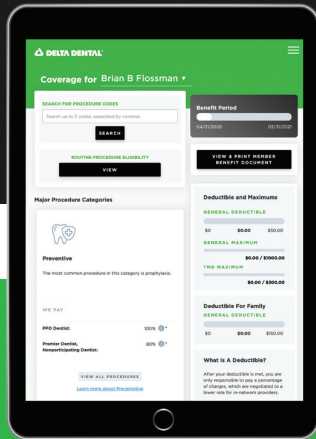
As shown below, your lowest out-of-pocket costs result from going to either a Delta Dental PPO™ or Delta Dental Premier® dentist.

		Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist
Adult Cleaning	Submitted fee	\$80	\$80
	Maximum allowed fee	\$54	\$77
	Coverage level	100%	100%
	Amount Delta Dental pays	\$54	\$77
	AMOUNT YOU PAY	\$0	\$0
Crown	Submitted fee	\$1,100	\$1,100
	Maximum allowed fee	\$754	\$989
	Coverage level	50%	50%
	Amount Delta Dental pays	\$377	\$494.50
	AMOUNT YOU PAY	\$377	\$494.50

NOTE: Payment examples above are illustrative only. Fees and reimbursements can vary by location and dentist. They do however represent how payment is determined.



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.

Delta Dental mobile app

Manage your benefits 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, check claims and coverage, view ID cards and more, right on your mobile device.



Getting started

Delta Dental's 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. Or, scan the QR code at right. You will need an internet connection in order to download and use most features of our free app.



SCAN TO DOWNLOAD
DELTA DENTAL MOBILE

Using the mobile app without logging in

Anyone can use the Delta Dental mobile app without logging in to search for a dentist near you, access our toothbrush timer, LifeSmile Score risk assessment and Cost Estimator.

Logging in to view benefits

Delta Dental subscribers can log in using the username and password they use to log 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.