Your **LOCAL** Delta Dental of New Mexico Team

- **Lou Volk**
  - President & CEO

- **Michele Toon**
  - Director of Sales
  - & Business Development

- **Rich Bolstad**
  - Account Manager

- **C. Quinn Lopez**
  - General Counsel
  - Government Relations
The Delta Dental Difference – Value to NMPSIA Members

Claims & Utilization Review

• All procedures performed are in alignment with accepted industry standards.
• Protect members from unnecessary services being performed.
• Over 99% of claims paid within 10 business days.
• Robust, state-of-the-art utilization management systems and processes in place to protect both members and providers.

No Balance Billing or Cost Shifting

• Participating dentists are not allowed to charge members the difference between their submitted fee and the Delta Dental contracted amount.
• Participating dentists cannot bill members for medically unnecessary services.

Provider Accuracy

• Quarterly provider directory audits.
• Audit Delta Dental patient’s records to verify member charges and services performed.

Cost Transparency

• We provide cost transparency to members by utilizing a Maximum Allowable Fee approach rather than a percentile approach to set reimbursements.
Delta Dental of New Mexico Network Overview

Delta Dental Premier®
887 of 965 unique providers across New Mexico
92% of practicing licensed providers participate

Delta Dental PPO™
788 of 965 unique providers across New Mexico
82% of practicing licensed providers participate

Delta Dental Premier®
More than 152,000 providers nationwide

Delta Dental PPO™
More than 113,000 providers nationwide

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 & lower benefits. SAVE MONEY, STAY IN-NETWORK!
Looking for an In-Network Dentist?

Please go to our website at [www.deltadentalnm.com](http://www.deltadentalnm.com) and click on Find a Provider. Search for a Delta Dental PPO™ or Delta Dental Premier® contracted provider to get the most benefits and least out-of-pocket costs!
Looking for an **In-Network Dentist**?

Find a Delta Dental PPO™ Dentist in Your Area

Required fields are indicated with an asterisk *

Your Location

<table>
<thead>
<tr>
<th>ZIP Code*</th>
<th>Address</th>
<th>City</th>
<th>State</th>
</tr>
</thead>
</table>

Distance and Number of Results

<table>
<thead>
<tr>
<th>Maximum Distance</th>
<th>Number of Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 Miles</td>
<td>50</td>
</tr>
</tbody>
</table>

Additional Search Criteria

*To search by Last Name, you must provide either the ZIP Code, or the City and State.

Dentist Last Name

Handicap Accessible

Specialty

| General Dentist |

Treats Disabled Adults

Language

| Treats Disabled Children |

Accepting New Patients

---
Reminder - 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

All with no waiting periods once enrolled!
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

#### 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

<table>
<thead>
<tr>
<th>PPO™ Point-of-Service</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Pays: 100%</td>
<td>Plan Pays: 25% of Allowed Fee</td>
</tr>
<tr>
<td>You Pay: 0%</td>
<td>You Pay: Any Amount Balance Billed</td>
</tr>
</tbody>
</table>

#### Basic Services

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

<table>
<thead>
<tr>
<th>Plan Pays: 80%</th>
<th>You Pay: 20%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Pays: 25% of Allowed Fee</td>
<td>You Pay: Any Amount Balance Billed</td>
</tr>
</tbody>
</table>

#### 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.

### Sample of Costs:

<table>
<thead>
<tr>
<th>Definition</th>
<th>Network</th>
<th>Submitted Charge</th>
<th>Fee Allowance</th>
<th>% Paid by Delta Dental</th>
<th>You Pay</th>
<th>Total Network Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Composite Filling</td>
<td>PPO™ POS</td>
<td>$230.00</td>
<td>$162.00</td>
<td>80%</td>
<td>$32.40</td>
<td>$68.00</td>
</tr>
<tr>
<td>Composite Filling</td>
<td>Out-of-Network</td>
<td>$230.00</td>
<td>Out-of-Network fee $152.00</td>
<td>25%</td>
<td>$192.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>
# Comprehensive Plan

<table>
<thead>
<tr>
<th></th>
<th>PPO™ Point-of-Service</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Diagnostic and Preventive Services – No Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Standard two routine exams each year. <strong>Two routine cleanings</strong>* each year, X-rays, Topical Fluoride, Emergency Treatment, Space Maintainers, Sealants</td>
<td>Plan Pays: 100%</td>
<td>You Pay: 0%</td>
</tr>
<tr>
<td></td>
<td><strong>Plan Pays: 100% of Allowed Fee</strong></td>
<td>You Pay: Any Amount</td>
</tr>
<tr>
<td></td>
<td><strong>You Pay: Any Amount</strong></td>
<td>Balance Billed</td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fillings, Simple Extractions, Non-Surgical Periodontics, Root Canals, General Anesthesia, and Repairs to: onlays, bridges, crowns, and dentures</td>
<td>Plan Pays: 80%</td>
<td>You Pay: 20%</td>
</tr>
<tr>
<td></td>
<td><strong>Plan Pays: 55% of Allowed Fee</strong></td>
<td>You Pay: Any Amount</td>
</tr>
<tr>
<td></td>
<td><strong>You Pay: Any Amount</strong></td>
<td>Balance Billed</td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Onlays, Crowns, Bridges, Partials or Complete Dentures, Specified Implant Procedures</td>
<td>Plan Pays: 50%</td>
<td>You Pay: 50%</td>
</tr>
<tr>
<td></td>
<td><strong>Plan Pays: 35% of Allowed Fee</strong></td>
<td>You Pay: Any Amount</td>
</tr>
<tr>
<td></td>
<td><strong>You Pay: Any Amount</strong></td>
<td>Balance Billed</td>
</tr>
</tbody>
</table>

* Covers routine cleanings two per year. Individuals with certain medical conditions may qualify for 2 additional cleanings.
# Comprehensive Plan – Ortho Benefits

## Orthodontic Services (All Ages)

No Deductible

<table>
<thead>
<tr>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>50% Benefit up to $1,500</strong></td>
<td><strong>50% Benefit up to $500</strong></td>
</tr>
<tr>
<td>lifetime maximum</td>
<td>lifetime maximum</td>
</tr>
</tbody>
</table>
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** scheduled 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!
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.

<table>
<thead>
<tr>
<th>Service</th>
<th>Coverage*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Periodontal Maintenance – one additional to your plan’s standard limit per year</td>
<td>100%</td>
</tr>
<tr>
<td>Scaling &amp; Root Planing</td>
<td></td>
</tr>
<tr>
<td>Periodontal Surgery – four procedures**</td>
<td></td>
</tr>
</tbody>
</table>

* Conditions include diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis, stroke

** Four procedures related to gingival flap or osseous surgeries. Must have selected Comprehensive option to have Periodontal Surgeries covered.
Exciting new Benefit via Phone or Computer

• Fully Covered Benefit
• 24/7 Access to Licensed Dentists
• Emergency or Urgent Evaluations
• Improves Rural Access
• Access to Prescription Medication if needed
• Facilitates Scheduling & Planning of Appointments
• Fosters Utilization & Oral Health
• Referrals to Delta Dental Dentists for Lowest Out-of-Pocket Costs
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!
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.
Delta Dental Helpful Tips

• 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 by seeing a Delta Dental PPO™, or Delta Dental Premier® provider.

• Need to find a provider? Go to 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! 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!

• Choose the Right Plan to Meet YOUR Needs
Delta Dental Check List

- Decide which Delta Dental plan **works for you** and/or your family
- Make sure your dentist is **contracted with Delta Dental PPO™, or Delta Dental Premier®**
- Don’t miss your opportunity to Enroll or Switch TODAY with Delta Dental!

Still undecided? ASK YOUR DENTIST!
Thank you for your time.

We look forward to serving you!

Delta Dental of New Mexico
DeltaDentalNM.com