Delta Dental of New Mexico

2014 Dental Plan Options

We do dental. Better.
APS Dental Plan Options
Two Plans To Meet Different Needs

✓ Co-insurance amounts and plan maximums are the same as in 2013 (No Plan Changes)

✓ APS Plans feature Delta Dental provider networks
Both plans provide the highest level of benefits only if services are received from in-network providers.

✓ The Basic Plan option
Covers Preventive Services (such as evaluations and cleanings) and Basic Services (such as fillings or extractions). It does not cover surgical periodontics, complex oral surgery, any type of Major Service, or Orthodontics.

✓ The Comprehensive Plan option
Includes coverage for the services applicable under the Basic Plan plus benefits for surgical periodontics, complex oral surgery, Major Services (crowns, dentures and implants) and Ortho.
PPONew Mexico is the name of the in-network choice for APS members receiving services in New Mexico.

In other states, the in-network choice is a national provider network called Delta Dental PPO.

Delta Dental has more than one provider network. For the highest level of benefits, make sure to receive services from Delta Dental dentists who participate specifically in these networks.

Under both of the APS plan options, benefits are greatly reduced if services are received from a dentist who is not in-network.
## APS Dental Plans
### Provider Network Overview

<table>
<thead>
<tr>
<th>PPONew Mexico (In-Network New Mexico)</th>
<th>Delta Dental PPO&lt;sup&gt;SM&lt;/sup&gt; (In Network outside of New Mexico)</th>
<th>Find a Dentist</th>
</tr>
</thead>
<tbody>
<tr>
<td>Over 1,525 points of access statewide with more than 90% of specialists participating. These dentists will not bill patients for any amount over Delta Dental Maximum Approved Fees.</td>
<td>Over 168,000 dentist locations nationally. These dentists will not bill patients for any amount over Delta Dental Maximum Approved Fees.</td>
<td>Whenever possible, use “In-Network” dentists. On-line dentist search DeltaDentalNM.com. Out-of-network dentists may balance bill patients for amounts over Delta Dental Maximum Approved Fees.</td>
</tr>
</tbody>
</table>

### REMINDER

Delta Dental has multiple provider networks and not every dentist participates in every network. When asking a dentist if he or she participates with Delta Dental, make sure to specify the PPONew Mexico provider network (Delta Dental PPO if outside New Mexico).

Higher levels of benefits, lower out-of-pocket costs, and important member protections apply only when services are received in-network!
**APS Dental Plans**

**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 which are covered under the Comprehensive Plan

**Calendar Year Annual Maximums**

- Basic Plan: $1,250 per enrolled person
- Comprehensive Plan: $1,500 per enrolled person

Separate Lifetime Maximums apply to covered Orthodontic Services
## APS Dental Plans

### Benefits Overview - Basic Plan

<table>
<thead>
<tr>
<th>Service Category</th>
<th>In-Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Diagnostic and Preventive Services – No Deductible</strong></td>
<td><a href="#">Two exams/evaluations and two routine cleanings each year, X-rays, Fluoride Application, Emergency Treatment, Sealants</a></td>
<td><a href="#">The Plan Pays 100%</a> You Pay 0% <a href="#">The Plan Pays 25%</a> You Pay: Any Amount Balance Billed (no limit)</td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td><a href="#">The Plan Pays 80%</a> You Pay 20%</td>
<td><a href="#">The Plan Pays 25%</a> You Pay: Any Amount Balance Billed (no limit)</td>
</tr>
<tr>
<td>Fillings, Stainless steel crowns, Simple Extractions, Non-Surgical Periodontics (two Periodontal cleanings per year), Root canals, Repairs to: onlays, bridges, crowns, dentures</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
<td>Not Covered You Pay 100%</td>
<td>Not Covered You Pay 100%</td>
</tr>
<tr>
<td><strong>Orthodontic Services</strong></td>
<td>Not Covered You Pay 100%</td>
<td>Not Covered You Pay 100%</td>
</tr>
</tbody>
</table>
## APS Dental Plans
### Benefits Overview - Comprehensive Plan

<table>
<thead>
<tr>
<th>In-Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Diagnostic and Preventive Services – No Deductible</strong></td>
<td>The Plan Pays 100%</td>
</tr>
<tr>
<td>Two exams/evaluations and two routine cleanings each year, X-rays, Fluoride Application, Emergency Treatment, Sealants</td>
<td></td>
</tr>
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</table>

| **Basic Services** | The Plan Pays 80% | You Pay 20% |
| Fillings, Stainless steel crowns, Simple Extractions, Non-Surgical Periodontics (two Periodontal cleanings per year), Root canals, Repairs to: onlays, bridges, crowns, dentures | | The Plan Pays 55% You Pay: Any Amount Balance Billed (no limit) |

| **Major Services** | The Plan Pays 50% | You Pay 50% |
| Onlays, Crowns, Bridges, Partial or Complete Dentures, Specified Implant Procedures | | The Plan Pays 35% You Pay: Any Amount Balance Billed (no limit) |

**Orthodontic Services – $1,000 Lifetime Maximum / No Deductible**
### APS Dental Plans

**Benefits for Orthodontic Services**

Available only on Comprehensive Plan

<table>
<thead>
<tr>
<th>ORTHODONTIC SERVICES (All Ages)</th>
<th>No deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>In-Network</strong></td>
<td><strong>Out-of-Network</strong></td>
</tr>
<tr>
<td>50% Benefit up to $1,500 lifetime maximum</td>
<td>50% Benefit up to $1,000 lifetime maximum</td>
</tr>
</tbody>
</table>

Out-of-network dentists may balance bill patients for amounts over Delta Dental Maximum Approved Fees.
Members are encouraged to get a pre-treatment estimate of benefits.

An advance estimate of benefits before dental care services are received, such as crowns, implants or Ortho

Not required, but strongly recommended

No charge for this service.

Members with specified medical conditions may be eligible for additional cleanings (up to 4 a year) or fluoride treatment.

- Delta Dental dentists help identify these patients.
APS Dental Plans

…. Notes from Marshall Molar

 ✓ **Dental Plan Limitations/Provisions**
   • Available online (APS and Delta Dental).
   • Use in conjunction with the Summary of Benefits for more complete dental plan benefit information.

 ✓ **Marshall’s most important advice:**
   Check your dentist’s network status with Delta Dental. Most services received out-of-network are subject to reduced benefit levels and out-of-network dentists may balance bill patients for any amounts over the fee maximums applicable in-network.
Access benefit and network information on the Delta Dental of New Mexico website.

- Basic and Comprehensive Plan Summaries of Benefits
- Delta Dental Benefit Handbook
- View or print a PPONew Mexico directory; use in-state or national provider search tools.

Access Consumer Toolkit on the Home Page or from the Members Section; sign in to:

- Verify eligibility of subscriber and dependents
- Confirm status of deductibles, plan maximums
- Review how a specific claim was processed
- Print a personalized subscriber ID card

Visit our Wellness Page

- Oral Health Assessment Tool
- Oral Health and Wellness Information

www.DeltaDentalNM.com
APS Dental Plans
Delta Dental Customer Service

Average turnaround time for claims payment is 1.5 days.

Great service is our way of saying “Thank you for your enrollment.”

Customer Service Representatives available Monday – Friday 8:00 AM to 4:30 PM (MST)
505-855-7111 or Toll Free 1-877-395-9420

Automated voice response benefit information available all hours.

www.DeltaDentalNM.com
Passion for New Mexicans.
Commitment to Dental Health.

CELEBRATING 40 YEARS