

Open Enrollment Information for Bernalillo County July 2019

Enroll with Delta Dental for Broad Coverage

The Bernalillo County employee dental plan, offered by Delta Dental of New Mexico, gives you access to two provider networks, plus local customer service and support. During open enrollment, be sure to enroll in the dental plan to achieve your best possible oral and overall health.

Two Networks Means More Choice

The dental plan includes two provider networks that are considered “in-network.” Choose from a wide range of providers in New Mexico and across the country to take care of your—and your dependents’—oral health.

Delta Dental PPOSM

Delta Dental PPO participating providers have agreed to the deepest discounts. You will have higher levels of benefits and lower out-of-pocket costs when you choose one of these providers.

Delta Dental Premier[®]

The Delta Dental Premier network offers the most extensive access to providers. However, your out-of-pocket costs will be higher than if you selected a Delta Dental PPO participating provider.

Savings Illustration

The table below demonstrates the higher cost of visiting a Delta Dental Premier participating provider, even when the submitted amount is the same:

	Delta Dental PPO Provider	Delta Dental Premier Provider
Provider's Submitted Amount	\$1,177	\$1,177
Delta Dental Maximum Approved Fee (network specific)	\$849	\$1,076
You Pay (coinsurance for basic services)	50% of \$849 = \$424.50	50% of \$1,076 = \$538.00

Example assumes a single procedure for a crown (full cast high noble metal—CDT Code 2790) when selecting a New Mexico general provider. Submitted amounts and maximum approved fees vary by provider, location, provider network, and date of service. Amounts shown are illustrative only.

Policy forms: 104, 135. Limitations and exclusions apply. Conditions for renewability, cancellation, and termination apply. This flyer does not reflect all benefits, limitations, and exclusions, or provide complete coverage information. For costs and complete details of coverage, please contact Bernalillo County or Delta Dental of New Mexico.

Quick Bites

Diagnostic and Preventive Services

The dental plan pays 100% of coinsurance for diagnostic and preventive services (D&P) when you see a Delta Dental PPO participating provider. Further, the deductible does not apply to D&P. Take advantage of these important services, including oral examinations and cleanings, without paying out of pocket. Talk to your provider about what services are right for you.

Note: If you visit a Delta Dental Premier participating provider, you will pay 20% of coinsurance for D&P.

The Link Between Oral and Overall Health

Oral health has been associated with diseases and conditions in the rest of the body. These include endocarditis, premature birth and low birth weight, diabetes, HIV/AIDS, and osteoporosis.

Source: “Oral health: A window to your overall health.” Mayo Clinic Web site. Last reviewed on Nov. 1, 2018. www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475?pg=2. Accessed March 13, 2019.

Did You Know?

Delta Dental of New Mexico is a local, not-for-profit dental carrier serving all New Mexicans. We support Delta Dental enrollees across New Mexico from our Albuquerque headquarters.

Plan Details

Benefit Period:	July 1 through June 30
Deductible:	\$50 Deductible per person total per Benefit Period limited to a maximum Deductible of \$150 per family per Benefit Period
Maximum Benefit Amount:	\$1,500 per person total per Benefit Period
Orthodontic Lifetime Maximum:	\$1,200 per person total per lifetime
Benefit Waiting Period:	None.
Additional Plan Selections:	This dental Plan includes Preventive Care Security (PCS); Diagnostic and Preventive Services will not reduce your Maximum Benefit Amount.

Covered Services

	Delta Dental PPOSM Provider	Delta Dental Premier[®] Provider	Non-Participating Provider*
	You Pay	You Pay	You Pay*
Diagnostic and Preventive Services			
Diagnostic and Preventive Services - exams, cleanings, topical fluoride, and space maintainers	No Charge	20%	20%
Emergency Palliative Treatment - to temporarily relieve pain	No Charge	20%	20%
Sealants - to prevent decay of permanent teeth	No Charge	20%	20%
Brush Biopsy - to detect oral cancer	No Charge	20%	20%
Radiographs - images	No Charge	20%	20%
Periodontal Maintenance - cleanings following periodontal therapy	No Charge	20%	20%
Basic Services			
Minor Restorative Services - fillings	15%	20%	20%
Endodontic Services - root canals	15%	20%	20%
Periodontic Services - to treat gum disease	15%	20%	20%
Oral Surgery Services - extractions and dental surgery	15%	20%	20%
Other Basic Services - misc. services	15%	20%	20%
Major Services			
Crown Repair - to individual crowns	50%	50%	50%
Major Restorative Services - crowns	50%	50%	50%
Relines and Repairs - to bridges, dentures, and implants	50%	50%	50%
Prosthodontic Services - bridges, dentures, and implants	50%	50%	50%
TMD Treatment - Medically Necessary treatment of Temporomandibular Joint Disorder, including diagnostic imaging	50%	50%	50%
Orthodontic Services			
Orthodontic Services - braces	50%	50%	50%
Orthodontic Age Limit -child and adult	No Age Limit	No Age Limit	No Age Limit

**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.*

Finding a Provider

Delta Dental contracts with Participating Providers throughout New Mexico and across the country. Search for a Provider by visiting www.deltadentalnm.com. Please see your Summary of Dental Plan Benefits for information about your Plan's network, including the types of Providers you may visit under your Plan and how fees and payments will work for different Providers.

Added Value from Delta Dental

Delta Dental of New Mexico supports its customers with these features:

- **Local customer service:** If you have questions, call our Customer Service team during business hours at (877) 395-9420 to speak to a representative in New Mexico. You can also call the same number 24/7 to access the automated phone system for information about your Plan, including Benefit details and eligibility updates.
- **Fast, accurate claims processing:** Claims are processed quickly and accurately thanks to our claims processing system and skilled staff members.
- **24/7 online access to Benefit Manager Toolkit for Group Plan Administrators:** Manage eligibility and more in real-time with this online service.
- **24/7 online access to Consumer Toolkit for Subscribers and Dependents:** Find a Provider, check Benefits, select paperless notices, review claims and amounts used toward maximums, print ID cards, and more—all at your own convenience.
- **And more!**

Note: This document is intended only to provide a brief description of your Benefits. Please refer to the Dental Benefit Handbook and Summary of Dental Plan Benefits for a complete description of Benefits, limitations, and exclusions applicable to your Plan.