

Delta Dental of New Mexico
Dental Benefit Highlights for
Bernalillo County #12461



Delta Dental PPO (Point-of-Service)
Coverage effective July 1, 2014

	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non- participating Dentist
	Plan Pays	Plan Pays	Plan Pays*
Diagnostic & Preventive			
Diagnostic and Preventive Services - exams, cleanings, topical fluoride, and space maintainers	100%	80%	80%
Emergency Palliative Treatment - to temporarily relieve pain	100%	80%	80%
Sealants - to prevent decay of permanent teeth	100%	80%	80%
Brush Biopsy - to detect oral cancer	100%	80%	80%
Radiographs - images	100%	80%	80%
Periodontal Maintenance - cleanings following periodontal therapy	100%	80%	80%
Basic Services			
Minor Restorative Services - fillings	85%	80%	80%
Endodontic Services - root canals	85%	80%	80%
Periodontic Services - to treat gum disease	85%	80%	80%
Oral Surgery Services - extractions and dental surgery	85%	80%	80%
Other Basic Services - misc. services	85%	80%	80%
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%
Prosthetic Services - bridges, dentures, and implants	50%	50%	50%
TMD Treatment – medically necessary treatment of the disorder of the temporomandibular joint, including diagnostic imaging	50%	50%	50%
Orthodontic Services			
Orthodontic Services - braces	50%	50%	50%
Orthodontic Age Limit -	No Age Limit	No Age Limit	No Age Limit

* When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. The Nonparticipating Dentist Fee may be less than what your dentist charges and you are responsible for that difference.

Maximum Payment – \$1,500 per person total per Benefit Year on all services except diagnostic and preventive, radiographic images, sealants, full mouth debridement, periodontal maintenance, emergency palliative, consultations, cephalometric radiographic image, photos, diagnostic casts and orthodontics (including fiberotomy, surgical repositioning, and devices to facilitate tooth eruption). \$1,200 per person total per lifetime on cephalometric radiographic image, photos, diagnostic casts and orthodontics (including fiberotomy, surgical repositioning, and devices to facilitate tooth eruption).

Deductible – \$50 Deductible per person total per Benefit Year limited to a maximum Deductible of \$150 per family per Benefit Year. The deductible does not apply to diagnostic, preventive, radiographic images, sealants, full mouth debridement, periodontal maintenance, emergency palliative, consultations, cephalometric radiographic image, photos, diagnostic casts and orthodontics (including fiberotomy, surgical repositioning, and devices to facilitate tooth eruption).

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

Welcome to New Mexico's largest dental benefits family!

- It's easy to find a dentist!
- No troublesome paperwork! Participating dentists will fill out and file your claims.
- Pay only your copayments, deductible and any fees for non-covered services when you receive care from participating dentists.
- You can still visit nonparticipating dentists, but you may be billed the full amount at the time of service and then have to wait to be reimbursed. You will be responsible for any difference between the dentist's submitted charge and the Maximum Approved Fees.

Quality Dental Program

With our quick and accurate claims processing, we pay more than 90% of claims in 10 days or less.

Online Access

Our online Consumer Toolkit lets you access your dental plan securely over the Internet. You can find a dentist, check benefits, select paperless notices, review claims and amounts used toward maximums, print ID cards, and more -- all at your own convenience.

A Healthy Smile

Keep your smile healthy with dental benefits from Delta Dental. Your smile is a good indicator of your health. Did you know that your dentist can detect up to 120 different diseases, including diabetes and heart disease? Early detection is one of the best ways to prevent further complications.

Questions?

If you have questions, please call our Customer Service team at (505) 855-7111 or (877) 395-9420 or look online at www.deltadentalnm.com.