

## ADVANTAGE NETWORK INFORMATION PAGES

The Advantage network is designed to offer subscribers meaningful savings in the cost of dental care *and* a broad panel of dental care providers. Each participating dentist has agreed to a fee schedule which enables affordable premiums or plan contributions in addition to savings at the time services are received.

- ✓ Advantage network is a preferred provider network with over 575 points of access in New Mexico.
- ✓ Delta Dental dentists will not bill a Delta Dental patient for any amounts over Delta Dental Maximum Approved Fees for covered services, protecting subscribers from unexpected “balance bill” charges that can apply out-of-network.
- ✓ Participating dentists have agreed to bill Delta Dental first, avoiding the need for Delta Dental subscribers to pay first and wait for reimbursement. For covered services, subscribers are initially responsible only for co-payments and deductibles, if any.
- ✓ Subscribers have direct access to Delta Dental dentists, including Specialists. Availability and appointment scheduling is always independently determined by each individual dentist, not by Delta Dental.
- ✓ Pre-selection of a dentist is never required. Every member of the family may use a different dentist.

---

### How Benefit Payment Is Based On The Dentist Selected

---

A patient's share of the cost for any covered service depends on whether the dentist participates in the Advantage provider network. In the event any dentist (Delta Dental or non-participating) discounts, waives or rebates any portion of a charge for a covered service, benefit calculations will be based on the reduced amount.

**Advantage network dentists** have agreed to Advantage network Maximum Approved Fees.

- Because Maximum Approved Fees result in lower charges for dental services, subscriber savings are maximized when an Advantage dentist is selected.
- Advantage network is available exclusively in New Mexico. Although the network may not include specialty dentists in every category in every area of the state, most services are available in-network. Specialty categories include: oral surgery, endodontics, orthodontics, pedodontics, periodontics and prosthodontics. For maximum savings, refer to the Advantage network provider directory and select a participating dentist, including specialists, whenever possible.

#### Other Delta Dental participating dentists

- Advantage subscribers may also access the Delta Dental Premier network, the nation’s most extensive dental network, featuring more than 118,000 dentists across the country. With over 800 points of access around the state, more than 90% of the dentists in New Mexico participate in Delta Dental Premier.
- Delta Dental Premier dentists are subject to a fee agreement that is different from the one applicable to Advantage dentists. Charges for services received from a Delta Dental Premier dentist may be higher than charges billed by an Advantage network dentist. **Subscribers are responsible for payment of any difference in cost between Delta Dental Premier and Advantage network Maximum Approved Fees.** For maximum savings, refer to the Advantage provider directory and select an Advantage network dentist or specialist whenever possible.

**SEE THE REVERSE SIDE OF THIS PAGE FOR IMPORTANT ADDITIONAL NETWORK INFORMATION AND THE STEPS TO FOLLOW TO LOCATE A PARTICIPATING DELTA DENTAL DENTIST.**

**Non-participating dentists** are dentists who do not participate in any Delta Dental dentist network.

- **Benefits apply for covered services received from a non-participating dentist, but subscriber out-of-pocket costs are typically higher.**
- Any payment made by Delta Dental will be based on the dentist's submitted charge, subject to the Maximum Approved Fees applicable to non-participating dentists. Maximum Approved Fees may be greatly reduced for non-participating providers. **Non-participating dentists may bill a Delta Dental subscriber for amounts over and above the applicable Delta Dental Maximum Approved Fee, frequently resulting in higher out-of-pocket costs for covered services.**
- Subscribers are responsible for payment of the deductible, when applicable, co-payments, fees for services for which no benefit is applicable **plus any difference between the payment made by Delta Dental and the non-participating dentist's actual charge.**
- Any payment made by Delta Dental for services received from a non-participating provider may be paid to the provider or directly to the enrolled subscriber, depending on the state in which services were received and whether there was a valid Assignment of Benefits. **Subscribers are responsible for full payment to a non-participating provider according to that office's billing practices.**

---

**Maximize benefits by selecting an Advantage network dentist whenever possible.**

**Avoid unnecessary out-of-pocket costs by always selecting a Delta Dental dentist.**

---

For a current listing of Advantage and Delta Dental Premier dentists in New Mexico, visit the website at [deltadentalnm.com](http://deltadentalnm.com).

To search for a Delta Dental Premier dentist nationally, log on to [deltadental.com](http://deltadental.com) and follow these simple steps:

- Step 1** – After following the Dentist Search link in the Looking for a dentist area, select Delta Dental Premier as the dental plan selection.
- Step 2** – Enter the city, zip code or state where dental services will be received.
- Step 3** – Define the distance range for the search and the maximum number of dentists (up to 250) to be identified in the search.
- Step 4** – Use this step to search for an individual dentist, to see whether a dentist is a participating Delta Dental dentist, or to search for dentists in a certain specialty.

A "Notice of Privacy Practices" is available from Delta Dental of New Mexico at [deltadentalnm.com](http://deltadentalnm.com) in the Subscriber section or by writing to:

Delta Dental of New Mexico, 2500 Louisiana Blvd NE, Suite 600, Albuquerque, New Mexico 87110.

---

*Delta Dental Plans Association is the source of the provider/network statistical information shown on these Network Information Pages.*

**QUESTIONS? CALL DELTA DENTAL'S BENEFIT SERVICE DEPARTMENT AT (505) 855-7111 OR (877) 395-9420**