



More options, lower costs:

Smile More with your Delta Dental of New Mexico PPO Plan



Delta Dental offers two provider networks to help cover your smile while keeping costs as low as possible. The **Delta Dental PPO™ Network** provides maximum cost savings, while the **Delta Dental Premier® Network**—which is the largest network in New Mexico—provides a safety net for additional access when you need it.

The Power of Two Networks

Delta Dental PPO

- More than 113,000 providers nationwide
- Average savings of 34% on submitted fee
- No Balance Billing and no paperwork to file

Delta Dental Premier

- More than 152,000 providers nationwide
- Average savings of 20% on submitted fee
- May be subject to Balance Billing
- No paperwork to file

Out-of-Network

- May need to file your own claims
- May be subject to Balance Billing
- No discounts

Save when you see a network dentist

As shown below, your lowest out-of-pocket costs result from going to either a Delta Dental PPO or Delta Dental Premier dentist.

Dental Service	Network	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-Network Dentist
Crown Repair	Submitted Fee	\$1,300.00	\$1,300.00	\$1,300.00
	Maximum Allowed Fee	\$835.00	\$1,068.00	\$630.00
	Coverage Level	50%	50%	50%
	Amount Delta Dental Pays	\$417.50	\$534.00	\$315.00
	Balanced Billed Amount	\$0	\$232.00	\$670.00
	AMOUNT YOU PAY	\$417.50	\$650.50	\$985.00

Disclaimer: The table depicted above is for illustrative purposes only, and does not reflect an actual claim.

What is Balance Billing?

Our network dentists agree to accept Maximums on what they charge for each service. An out-of-network dentist has not agreed to those Maximums. When you visit a Delta Dental network PPO dentist, you won't have to pay the difference between what the dentist charges and what Delta Dental will pay, *aka Balance Billing*. When you visit a Delta Dental Premier dentist, the Balance Billing amount is limited to the difference between the PPO and Premier Maximum Allowed Fee.