

## Two Provider Networks: Offer Enrollees with More Choice and More Savings

The Sandia Dental Care Program (DCP) offers you multiple choices and options which will save you on out-of-pocket costs. We know that choice and savings are two things you value in your dental plan-and the Sandia Dental Care Program has both.

The Sandia Dental Care Program (DCP) is unique because it features two different Delta Dental provider networks — two “in-network” choices in a single plan. Delta Dental PPO<sup>SM</sup> dentists have agreed to the most deeply discounted Maximum Approved Fees of any Delta Dental network. The Delta Dental Premier<sup>®</sup> network is also offered for individuals who prefer a dentist who only participates in that network.

Co-insurance levels are the same in both networks but the choice of dentists makes a difference in a patient’s out-of-pocket costs at the time services are received. Non-participating dentist do not accept Delta Dental’s Maximum Approved Fees. In addition to any copayment, deductible, and fees for non-covered services, you will also be responsible for any difference between the dentist’s submitted charge and the Maximum Approved Fees.

### \$\$ Savings Illustration \$\$ (example based on New Mexico fee maximums)

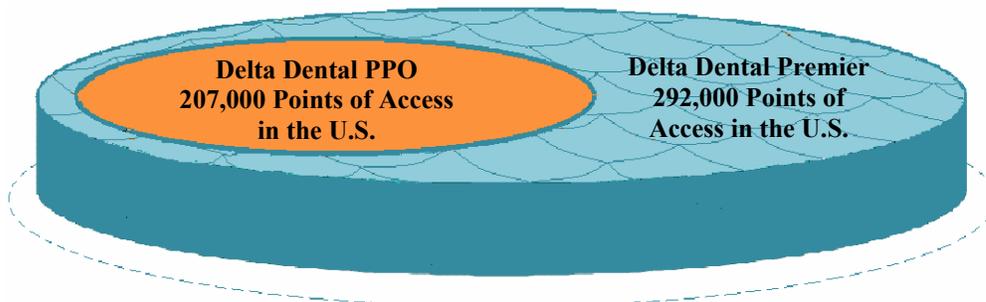
The illustration below shows how Delta Dental discounts can help reduce your out-of-pocket costs.  
For the greatest savings in any location, select a Delta Dental PPO dentist whenever possible.

**Example assumes a single procedure (crown; CDT code 2790; New Mexico general dentist.**

**Submitted costs and Maximum Approved Fees vary by dentist, location, provider network and date of service; amounts shown are illustrative only).**

	<b>Delta Dental PPO Provider</b>	<b>Delta Dental Premier Provider</b>	<b>Out of Network Non-Participating Provider</b>
Dentist Submitted Charge	\$1,177	\$1,177	\$1,177
Delta Dental Maximum Approved Fee	\$810	\$1,026	1,026
Delta Dental Pays (50% Benefit for Major Services)	50% of \$810 = <b>\$405</b>	50% of \$1,026 = <b>\$513</b>	50% of 1,026 = <b>\$513</b>
Member Pays (50% Co-payment for Major Services)	50% of \$810	50% of \$1,026 = \$513	50% of \$1,026 = \$513 <b>plus</b> \$1,177—\$1,026 = \$151*
Total member out-of-pocket expense	<b>= \$405</b>	<b>= \$513</b>	<b>= \$664</b>

\*Difference between submitted amount and the Maximum Approved Fee is balanced billed to the member



To locate participating dentists, or check the network status of a particular dentist, click on the [Searching for a Dentist](#) box on the home page at [deltadentalnm.com](http://deltadentalnm.com), select In-State or National, then pick Delta Dental PPO or Delta Dental Premier.