



New Mexico Public Schools Insurance Authority

Open Switch Enrollment 2024

What's New for 2024



GOOD NEWS!

New Network Name:
New Mexico Preferred

Same quality dental network
and coverage as last year!

Low Option Dental Benefits Summary



Network Name: **New Mexico Preferred**

In-Network	Out-of-Network
<p>Class I - Preventive Services 100% Routine Cleanings & Periodontal Cleanings /Exams/ X-rays/Fluoride for children 19 /Palliative Treatment/ Sealants</p>	<p>Class I - Preventive Services 25%* Routine Cleanings & Periodontal Cleanings /Exams/ X-rays/Fluoride for children 19 /Palliative Treatment/ Sealants</p>
<p>Class II - Basic Services 80% Fillings/Simple Extractions/Space Maintainers/ Nonsurgical Periodontics/ Root Canal therapy only</p>	<p>Class II - Basic Services 25% Fillings/Simple Extractions/Space Maintainers/ Nonsurgical Periodontics/ Root Canal therapy only</p>
<p>Class III - Major Services 0% Complex Oral Surgery/ Surgical Periodontics/Inlays, Onlays, Crowns/Prosthetics (Bridges, Dentures)/General Anesthesia</p>	<p>Class III - Major Services 0% Complex Oral Surgery/ Surgical Periodontics/Inlays, Onlays, Crowns/Prosthetics (Bridges, Dentures)/General Anesthesia</p>
<p>Orthodontics 0%</p>	<p>Orthodontics 0%</p>
<p>Annual Orthodontic Maximum \$0</p>	<p>Annual Orthodontic Maximum \$0</p>
<p>Calendar Year Maximum \$1,500 (per person – Excludes Class 1 services)</p>	<p>Calendar Year Maximum \$1,500 (per person – Excludes Class 1 services)</p>
<p>Calendar Year Deductible \$50/\$150 (per person/per family) Applies to Class II services only</p>	<p>Calendar Year Deductible \$50/\$150 (per person/per family) Applies to Class II services only</p>

High Option Dental Benefits Summary

Network Name: **New Mexico Preferred**

In-Network		Out-of-Network	
Class I - Diagnostic/Preventive Services Routine Cleanings & Periodontal Cleanings /Exams/ X-rays/Fluoride for children 19 /Palliative Treatment/ Sealants	100%	Class I - Preventive Services Routine Cleanings & Periodontal Cleanings /Exams/ X-rays/Fluoride for children 19 /Palliative Treatment/ Sealants	100%
Class II - Basic Services Fillings/Simple Extractions/Space Maintainers Repairs of Crowns, Inlays, Onlays, Bridges and Dentures/Endodontics/Nonsurgical Periodontics/Surgical Periodontics/Complex Oral Surgery/General Anesthesia	80%	Class II - Basic Services Fillings/Simple Extractions/Space Maintainers Repairs of Crowns, Inlays, Onlays, Bridges and Dentures/Endodontics/Nonsurgical Periodontics/Surgical Periodontics/Complex Oral Surgery/General Anesthesia	55%
Class III - Major Services Inlays, Onlays, Crowns/Prosthetics (Bridges, Dentures)/ Implants	50%	Class III - Major Services Inlays, Onlays, Crowns/Prosthetics (Bridges, Dentures) Implants	35%
Orthodontics (Any age)	50%	Orthodontics (Any age)	50%
Lifetime Orthodontic Maximum (any age/per person/per course of treatment)	\$1,500	Lifetime Orthodontic Maximum (any age/per person/per course of treatment)	\$500
Calendar Year Maximum	\$1,500	Calendar Year Maximum	\$1,000
Calendar Year Deductible (per person/per family) Applies to Class II and III services only	\$50/\$150	Calendar Year Deductible (per person/per family) Applies to Class II and III services only	\$50/\$150

Enhanced benefits to treat periodontal (gum disease) for eligible members who have one of the following health conditions:

- Diabetes
- Cardiovascular (heart) disease
- Cerebral vascular disease (including stroke)
- Lupus
- Oral cancer
- Organ transplant
- Rheumatoid arthritis

Additional Services* (per plan year)	Covered Amount
Periodontal (gum disease) Maintenance – one additional procedure above your plan’s standard limit	100%**
Scaling & Root Planing [†]	
Periodontal Surgery – four procedures [‡]	

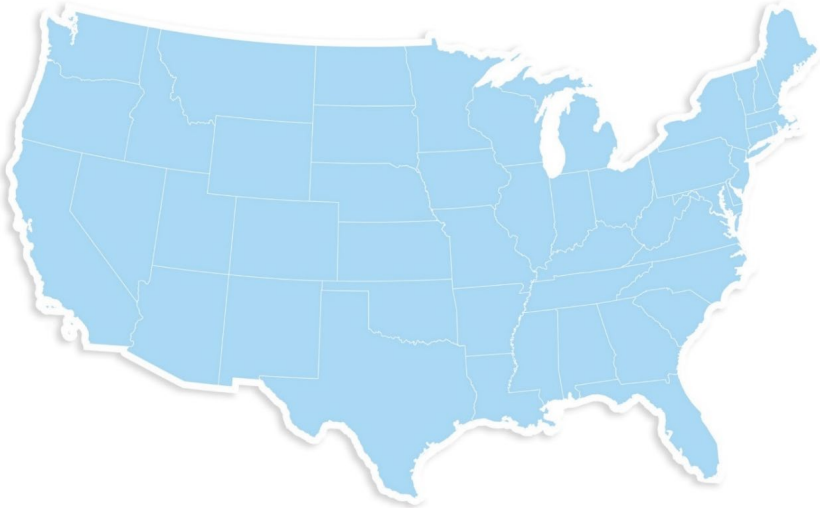
* If necessary in accordance to United Concordia policies, as demonstrated by your dentist’s submitted documentation.
 ** Your standard plan’s frequency limitations (how often services are covered), annual maximum (the maximum amount your plan will pay toward services during the plan year), and other details still apply.
 † Note to dentists: Now including CDT Code D4346 (Current Dental Terminology © 2016 American Dental Association. All rights reserved.)
 ‡ Four procedures related to gingival flap or osseous surgeries.

Extensive Dental Provider Network

New Mexico Preferred



Over **800 Dentists** at over
2,800 Locations statewide



Over **86,000 Dentists and Specialists** at over
335,000 Locations in the United States

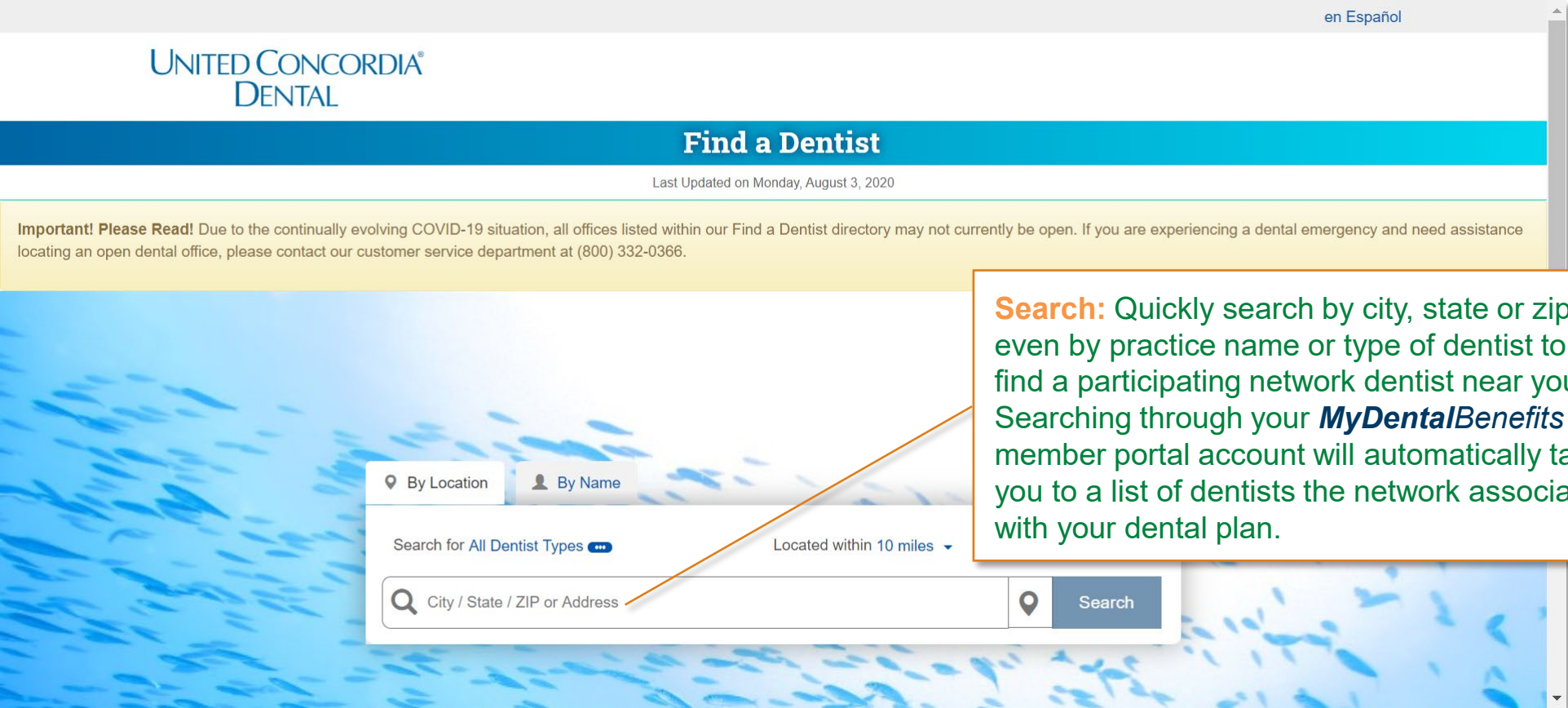
We have one of the **strongest network retention rates (99%)** in the industry

Find a Network Dentist

How Does it Work?

Visit: UnitedConcordia.com/FindADentist

You can also use the Find a Dentist tool and other features through our **United Concordia Dental mobile app**, **MyDentalBenefits** for enrolled members. Download **MyDentalBenefits** today in the Apple App Store or on Google Play.



Network Savings

Maximize your benefits by visiting a **New Mexico Preferred Network** Dentist and

- ✓ **Save Money** – In-network dentists have agreed to charge only the amount United Concordia has set
- ✓ **Save Time** – In-network dentists agree to file claims
- ✓ **Stretch your Benefit Dollars** – Paying less for care from an in-network dentist lets you receive more covered services before reaching your annual maximum
- ✓ **Peace of Mind** – All of our in-network dentists undergo rigorous review through our quality assurance process

**Find a network
dentist in 3
easy steps:**

1. Visit www.UnitedConcordia.com and click on Find a Dentist
2. Select the New Mexico Preferred network
3. Search by county, city, ZIP code, street address, or dentist or practice name





Balance Billing Example

In-Network vs. Out-of-Network- High Option

Example*:

The average fee for a porcelain crown is **\$1200**

The average allowance for a crown is **\$700**

	In-network	Out-of-Network
United Concordia covers...	50% of the allowance	35% Out-of-Network allowance
The dentist charges...	\$700 (the in-network allowance)	\$1,200 (no discount)
Which means...	 <p>You – 50% of the allowance or \$350</p> <p>United Concordia – \$350</p>	 <p>You – 65% + difference between our allowance and the average fee (\$1,200 - \$700 = \$500) <u>Total: \$955</u></p> <p>United Concordia – \$245</p>

*Note: For illustrative purposes only. Savings will vary by dentist, service, plan coverage, patient history and geographic region. Sample charges are fictitious and rounded up to even dollar amounts for ease of explanation.

The College Tuition Benefit[®]

United Concordia
dentalSM

Earn Tuition Rewards[®] points redeemable for tuition discounts at more than 440 private colleges and universities nationwide.

Points can be used to pay up to 1 full year of college.

- **1 Tuition Rewards point = \$1 in tuition discounts**
- Earn 2,000 points at sign up, then 2,000 points each year you're eligible for the program
- The more points you earn, the bigger your tuition discounts
- Helps eligible students afford college, including children, grandchildren, nieces, nephews, stepchildren, godchildren and adopted children
- **Each child enrolled receives a one-time, 500-point bonus**



Resources at Your Fingertips

Online Portal for Members:

MyDentalBenefits is your **personalized portal** to access everything you need as a United Concordia member - create a free account online or with the app.

- Search for nearby dentists or specialists with Find a Dentist
- View or print your virtual ID cards
- Check coverage eligibility, track payments and access personalized account information
- Take My Dental Assessment online for a custom oral health report card to review with your dentist

Communication that fits your lifestyle:

- **Monthly emails** with dental wellness advice and tips for getting the most out of your dental insurance
- Fun, educational and interactive **social media channels** like Facebook & Instagram
- Current dental conditions and care information available in the **Oral Health Resources** tab in the My Benefits section on the website
- Safe, secure **text messaging** with dental health tips and tricks for managing your benefits

Apps for on-the-go:

Available for Apple and Android devices – free to download

Our United Concordia Dental mobile app makes it easy to access your account, use your benefits and get the information you need about your oral health at home or anywhere safely and securely.

If you have kids, the **Chomper Chums™ app** can help make daily brushing and flossing into a fun game, with a little learning too!



Download our free apps in your device's App store



Client's Corner

A dedicated webpage for NMPSIA Members



Online Services

- MyDentalBenefits
- Download Claim Form
- Email Customer Service
- NMPSIA - Benefit Summary

Additional Information

- College Tuition Benefit Flyer
- GradFin
- Smile for Health & Wellness Flyer



**Toll-free
Customer
Service Number:**

[1-888-898-0370](tel:1-888-898-0370)

The smart choice for dental benefits

Hundreds of school districts, colleges and universities across the nation entrust the oral wellness of their employees to United Concordia Dental. We're pleased to partner with **New Mexico Public School Insurance Authority** to help you and your family stay healthy and productive.

Oral health problems can affect the immune system, leading to risk of illness and infection. Your dental plan emphasizes preventive care to help avoid costly procedures commonly caused by delayed treatment.

What's covered under my dental plan?

New Mexico Public School Insurance Authority members can enroll in one of two different United Concordia Dental PPO plans: the Low Option or the High Option. You can access detailed benefit summaries for these plans using [this link](#) or under the **Online Services** tab in the upper left corner of this page.

If you have a question about your plan, visit [MyDentalBenefits](#) to chat live with customer service if you need help. If you don't have an account, [create one now](#). You can also call us at [1-888-898-0370](tel:1-888-898-0370).

How do I find a dentist?

New Mexico Public School Insurance Authority plans offer access to 4,000+ dental office locations in New Mexico and 342,000+ locations nationwide through our Alliance network. If your dentist isn't in our network, you may still use that dentist, but your out-of-pocket expenses will be higher. Choosing an in-network dentist helps lower out-of-pocket costs and eliminates the need to fill out claim forms.

To locate an in-network dentist or check if your current dentist is in our network, simply click below. If you don't see your dentist listed, [nominate them to be in our network](#).

Visit UnitedConcordia.com/nmpsia

or

Scan to visit the NMPSIA
Clients' Corner page



MyDentalBenefits

Manage your benefits anywhere, anytime

United **Concordia**
dentalSM

With **MyDentalBenefits**, you can find all your coverage info in one place online. You'll see a quick overview right when you log in. Then just click to get details on everything from covered services to claims.

- ✓ **See what your plan covers** and how much your plan pays
- ✓ **Check the status of dental claims**
- ✓ **Estimate your cost before getting dental care**
- ✓ **Find in-network dentists** near you
- ✓ **Chat live** or upgrade to a phone call with customer service
- ✓ Print extra **ID cards** from your home printer
- ✓ Rate your oral health with the **My Dental Assessment** quiz
- ✓ Opt in to get **paperless Explanation of Benefits** (EOBs)

Chat live with customer service

Connect directly to
a real person. Chat
live while using your
MyDentalBenefits account.



Ways to Connect with Us



Open Enrollment Questions?

Toll-free Customer Service
number: **1-888-898-0370**

Monday - Friday,
6:00 a.m. – 6:00 p.m.MST



Quick Links:

- UnitedConcordia.com
- [MyDentalBenefits](https://UnitedConcordia.com/MyDentalBenefits)
- UnitedConcordia.com/GetMDB
- [Find a Dentist Tool](https://UnitedConcordia.com/FindADentist)
- UnitedConcordia.com/FindADentist

Also, follow United Concordia on social media for the latest news and information:



Thank you.