



# NMPSIA Virtual Benefits Training 2020

**Draft**

## Putting Knowledge Into Action

**Tuesday, July 14, 2020**

**PART I: NMPSIA MESSAGE**

**Wednesday, July 15, 2020**

**PART II: INTRODUCTION OF NEW BENEFITS  
CARRIERS AND CARRIER UPDATES**

**Thursday, July 16, 2020**

**PART III: MINDFULNESS; BENEFIT CHANGES;  
OPEN/SWITCH ENROLLMENT;  
INTERNATIONAL EMPLOYEE BENEFITS  
ENROLLMENT**

**Wednesday, July 22, 2020**

**PART IV: IT'S ALL ABOUT WELLNESS**

**Thursday, July 23, 2020**

**PART V: RECAP PART I-IV AND  
PUTTING KNOWLEDGE INTO ACTION**

<b>Time</b>	<b>Wednesday, July 15, 2020 PART II: INTRODUCTION OF NEW BENEFITS CARRIERS AND CARRIER UPDATES</b>
<b>8:30 a.m.</b>	<b>Virtual Meeting Check-in</b>
<b>8:45 a.m.</b>	<b>NMPSIA</b> <ul style="list-style-type: none"><li>• Welcome &amp; Introductions</li><li>• How Trainings Will Run</li><li>• Preview New Carriers</li></ul>
<b>9:00 a.m.</b>	<b>Introducing New Medical and Dental Carriers</b> <ul style="list-style-type: none"><li>• Cigna</li><li>• Delta Dental</li></ul>
<b>9:30 a.m.</b>	<b>Instant Recess – Winner's Circle</b>
<b>9:45 a.m.</b>	<b>Mindful Minute – Self-Care Deskercise Time Take 5</b>
<b>10:00 a.m.</b>	<b>Carrier Updates</b> <ul style="list-style-type: none"><li>• ESI</li><li>• UCCI</li><li>• Davis Vision</li><li>• The Standard</li></ul>
<b>10:45 a.m.</b>	<b>Closing Remarks</b> <ul style="list-style-type: none"><li>• Q &amp; A Session</li><li>• Preview - Part III</li></ul>

**See you tomorrow for Part III**

**Thank you for attending and participating!**



New Mexico  
Public Schools  
Insurance Authority

This session will be recorded.  
If you do not want to be recorded,  
please make sure your mic and  
video are on mute at all times.

Need technical assistance for the meeting?  
Can't see the screen and/or hear the music?

**Help is available!**

8:00 a.m. to 8:45 a.m.

Call - 1.800.233.3164

Gustavo ext. 3003

Michelle ext. 3014

Tom ext. 3017



New Mexico  
Public Schools  
Insurance Authority

# Virtual Benefits Training for School Staff 2020

fka Regional Trainings

**PUTTING KNOWLEDGE**

**INTO ACTION**

**BENEFITS TO SERVE MEMBERS**



New Mexico  
Public Schools  
Insurance Authority

# Welcome & Introductions



# Today's Agenda

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# How Sessions Will Be Run

- The meeting host and moderator is Erisa
- Erisa will mute your mic and video capabilities
  - For collaborative interactions you can unmute your mic and video to participate and then mute back
- Erisa will be advancing presentation slides
- Questions need to be submitted via the Chat option
  - Erisa will monitor your questions to be answered at the end of the session
  - If there is a priority question for a presenter, the moderator will interrupt the presenter to take the question
- Have your agenda's available for each day
- Our goal is to keep you engaged and keep the meeting moving



# BY YOUR SIDE AND ON YOUR SIDE

Get the most from your  
health benefits plan.

New Mexico Public Schools  
Insurance Authority



Offered by Life Insurance Company of North America or Cigna Life Insurance Company of New York.  
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WANT TO LEARN MORE?

**PRE EFFECTIVE: 888.806.5024 | CIGNA.COM**

**POST EFFECTIVE: 800.244.6224 | MYCIGNA.COM**

HOW TO ACCESS?

**POST EFFECTIVE: 800.244.6224 | MYCIGNA.COM**





# ENROLL WITH CIGNA AND RECEIVE A FITBIT!

- Employees who enroll in a plan administered by Cigna are eligible to receive a Fitbit Versa 2.
- Once we've verified your enrollment and you've registered on [myCigna.com](https://mycigna.com), we'll send you a link where you can order your Fitbit at no cost to you. It's that easy!



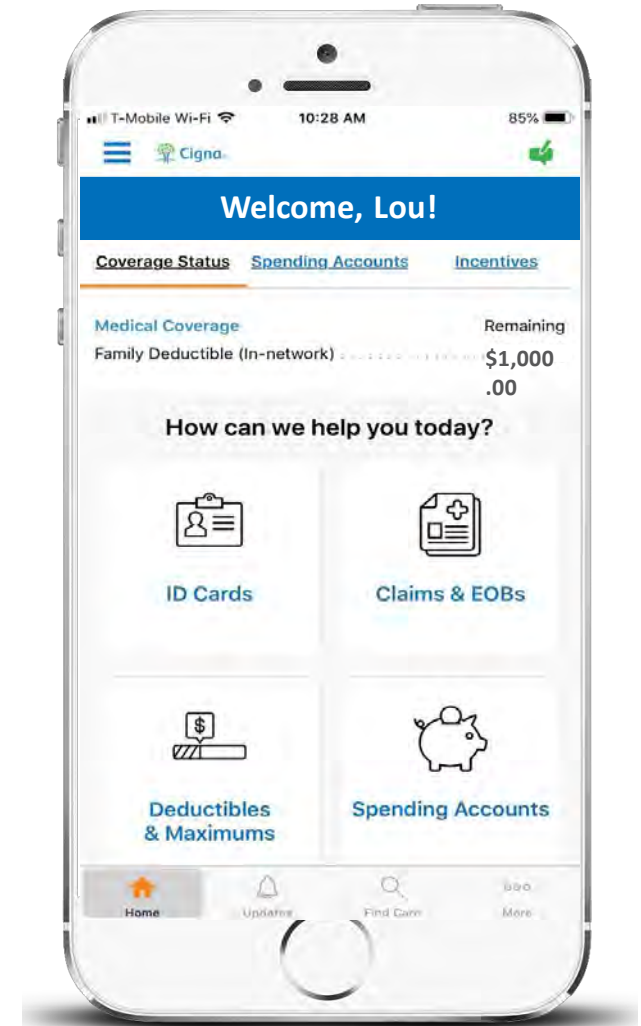
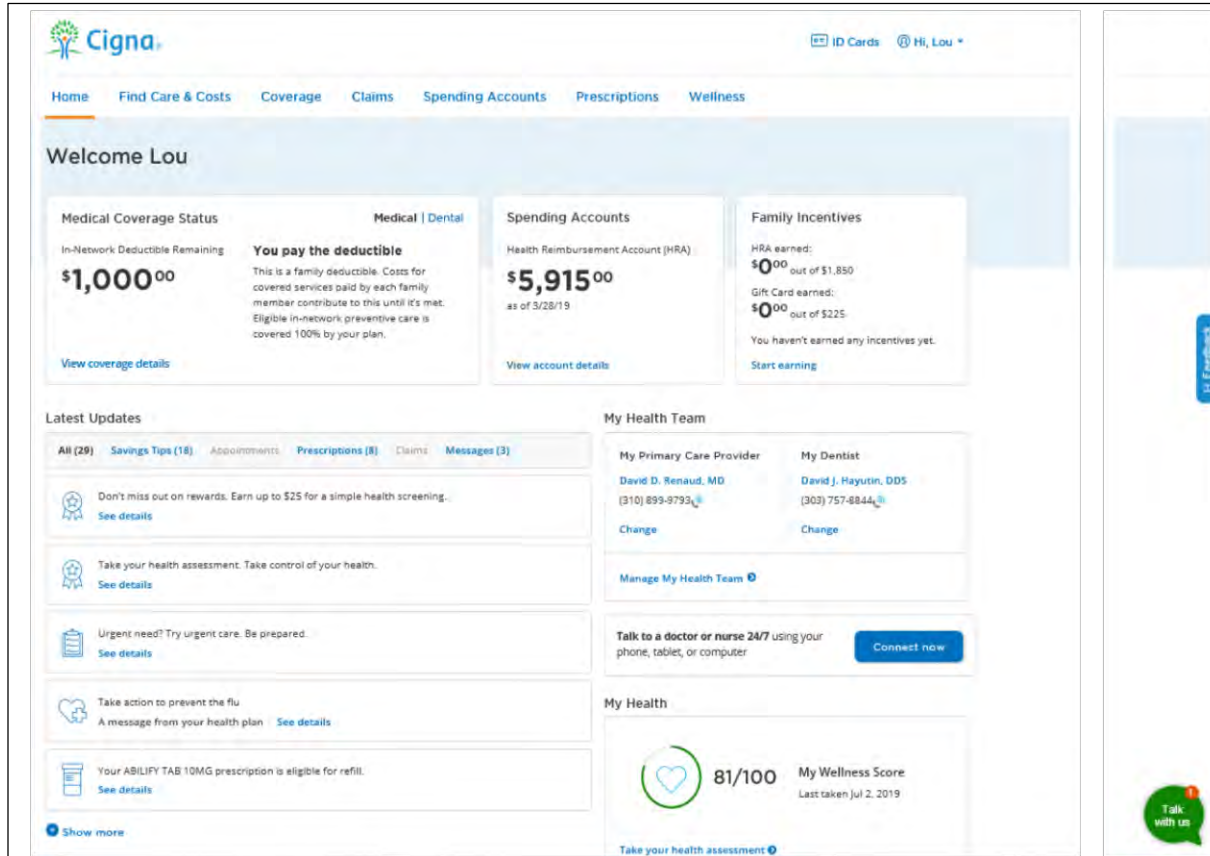
# IN-NETWORK CARE

- You can save money by using doctors, hospitals and health facilities that are part of your plan's network.
- The more you take advantage of the many benefits of your plan, the more opportunities you'll have to make informed choices about your health.
- When you need us, we'll be there – by your side – to help make sure you have what you need to achieve what matters most.



# MYCIGNA

## TODAY'S SIMPLIFIED DIGITAL EXPERIENCE



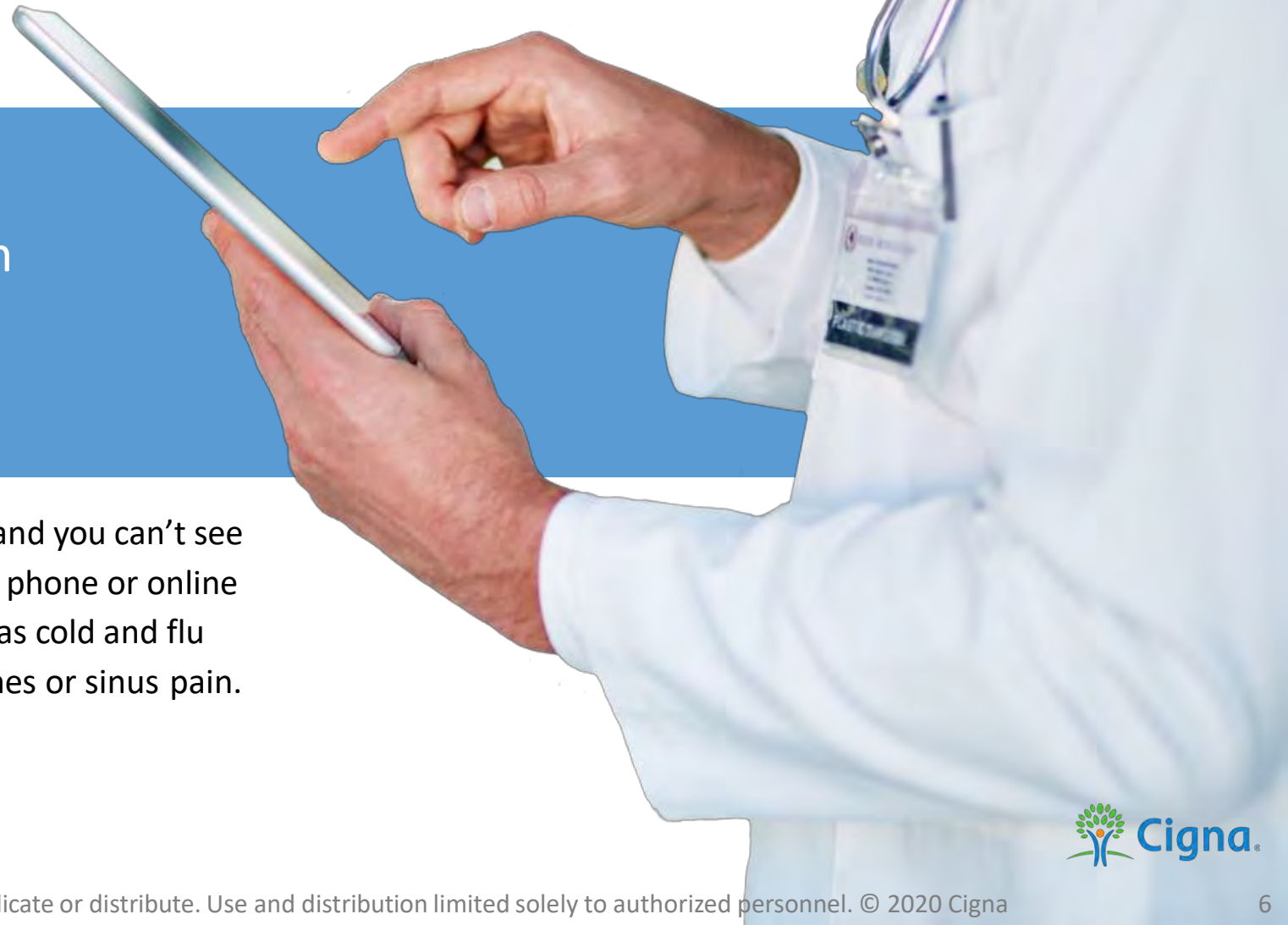
Example used for illustrative purposes only. Subject to change. Actual results may vary. Confidential and/or proprietary information. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel. © 2019 Cigna

# VIRTUAL CARE

For 24/7 access

See a doctor 24/7/365 with virtual care services. You will usually get an appointment in an hour or less, anytime, day or night.

So, whether you're at home, at work or on vacation, and you can't see your doctor, a board-certified doctor will treat you by phone or online video chat for minor, nonemergency conditions such as cold and flu symptoms, nausea and vomiting, sore throats, earaches or sinus pain.



# ENGAGEMENT & WELLNESS



# One contact. Many connections.

## YOU

One-on-one sessions,  
personalized based on  
your health goals

## YOUR COACH

- Appointment reminders – email or text
- Works with a team of experts – registered dietitians, exercise physiologists, pharmacists and medical directors
- Plan resources and program referrals



# ACCESS TO BEHAVIORAL CARE WHEN YOU NEED IT.

## Access and guidance for you and your family

**Easy to find the right provider.** Use the myCigna® search/directory or talk with a personal guide\*

- Licensed counselors
- Nurse practitioners
- Psychologists
- EAP counselors
- Psychiatrists
- Substance use Centers of Excellence
- Specialized coaching and counselors (oncology, fertility, etc.)

\*Personal guide available with Cigna One Guide. Cigna One Guide® is available as a buy-up service with most Cigna-administered medical plans.



# HEALTHY INCENTIVES

Get rewarded for the healthy actions you take. When you achieve certain health and wellness goals, you'll automatically receive rewards.

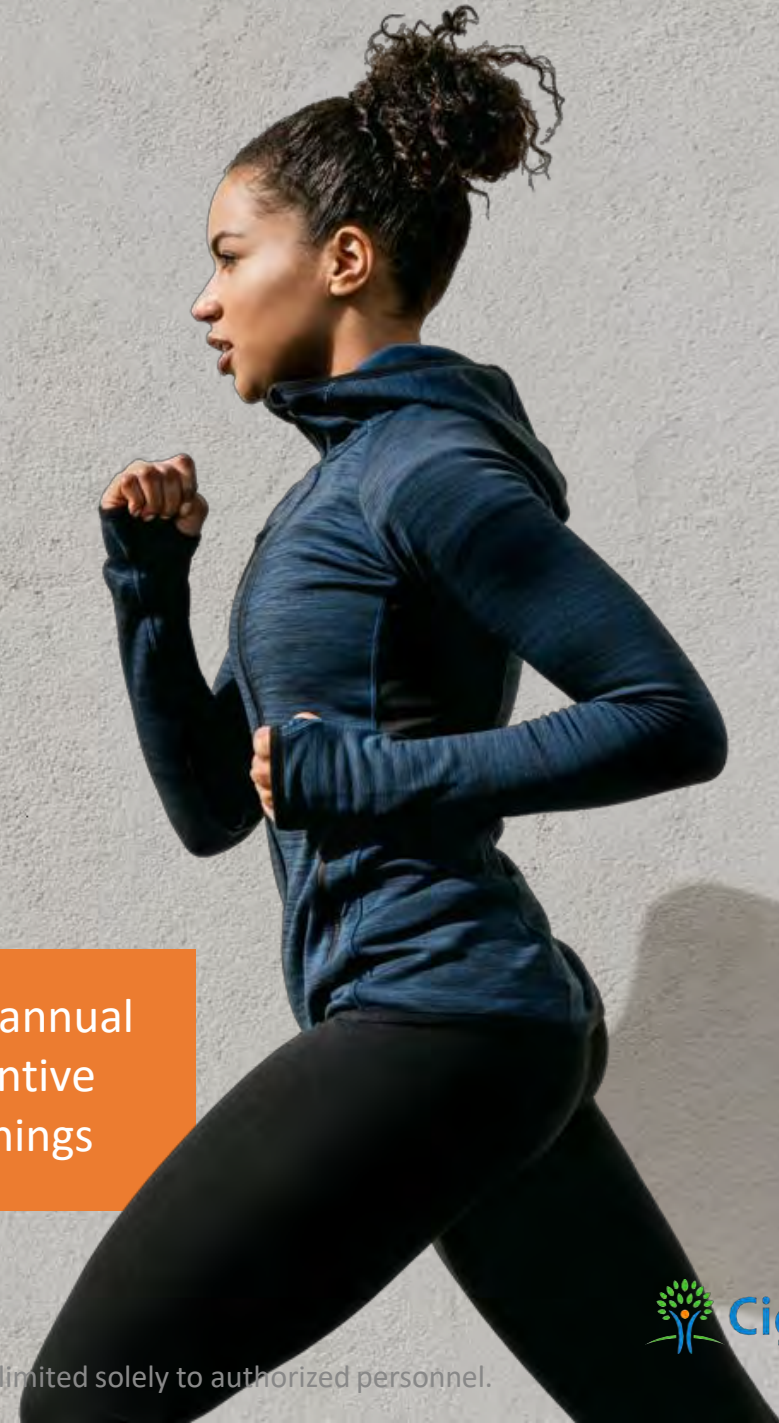
Depending on your plan, you can earn rewards for things such as:

Taking a health  
assessment

Getting a  
biometric  
screening

Participating in a  
wellness program

Getting annual  
preventive  
screenings





# CIGNA HEALTHY REWARDS®\*

Get discounts on the health products and programs you use every day, for:

- Weight management and nutrition
- Vision and hearing care
- Daily Burn
- Fitness clubs and equipment
- Mind/body programs and equipment
- Alternative medicine
- Vitamins, and health and wellness products
- Online food delivery (MOMS)



\*Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. If your plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. A discount program is NOT insurance and you must pay the entire discounted charge.



# WANT TO LEARN MORE?

**PRE EFFECTIVE:** 888.806.5024 | [CIGNA.COM](https://www.cigna.com)

**POST EFFECTIVE:** 800.244.6224 | [MYCIGNA.COM](https://www.mycigna.com)



# Thank You



# Appendix



# 24-HOUR HEALTH INFORMATION LINE

Call to speak with a trained nurse who is ready to provide information and help answer your health questions. This toll-free number is printed on the back of your Cigna ID card.

Get information to help you decide where and when you should get treatment.

If you need general health information or have a specific health concern.

You can also listen to hundreds of podcasts anytime to help you stay informed about your health.

Select a topic and download podcasts to your mobile device\* or listen via live-stream on your computer via [myCigna.com](https://myCigna.com).

\*Standard mobile phone carrier and data usage charges apply.



# CIGNA LIFESTYLE MANAGEMENT PROGRAMS

The support you need to change your life.

- If weight, tobacco or stress is affecting your health or your ability to live an active life, it may be time to make some changes.
- Learn to manage your weight using a non-diet approach that helps you build confidence, change habits, eat healthier and become more active.
- Develop a personal quit plan to become and remain tobacco-free.
- Understand the sources of your stress, and learn to use coping techniques to better manage stress both on and off the job.

To learn more about our Lifestyle Management programs please call us using the number in your enrollment materials.

# CIGNA'S YOUR HEALTH FIRST® PROGRAM PROVIDES WHOLE PERSON SUPPORT – BODY AND MIND.

Cigna health coaches can help you navigate the challenges of living with chronic conditions

**Coaches are trained to support 16 common conditions** that can be impacted by behavioral change

- Asthma
- Coronary artery disease (CAD), angina, acute myocardial infarction (AMI), heart disease
- Heart failure
- Chronic obstructive pulmonary disease (COPD)
- Diabetes I and II
- Metabolic syndrome
- Peripheral arterial disease
- Low back pain
- Osteoarthritis
- Depression, anxiety, bipolar disorder

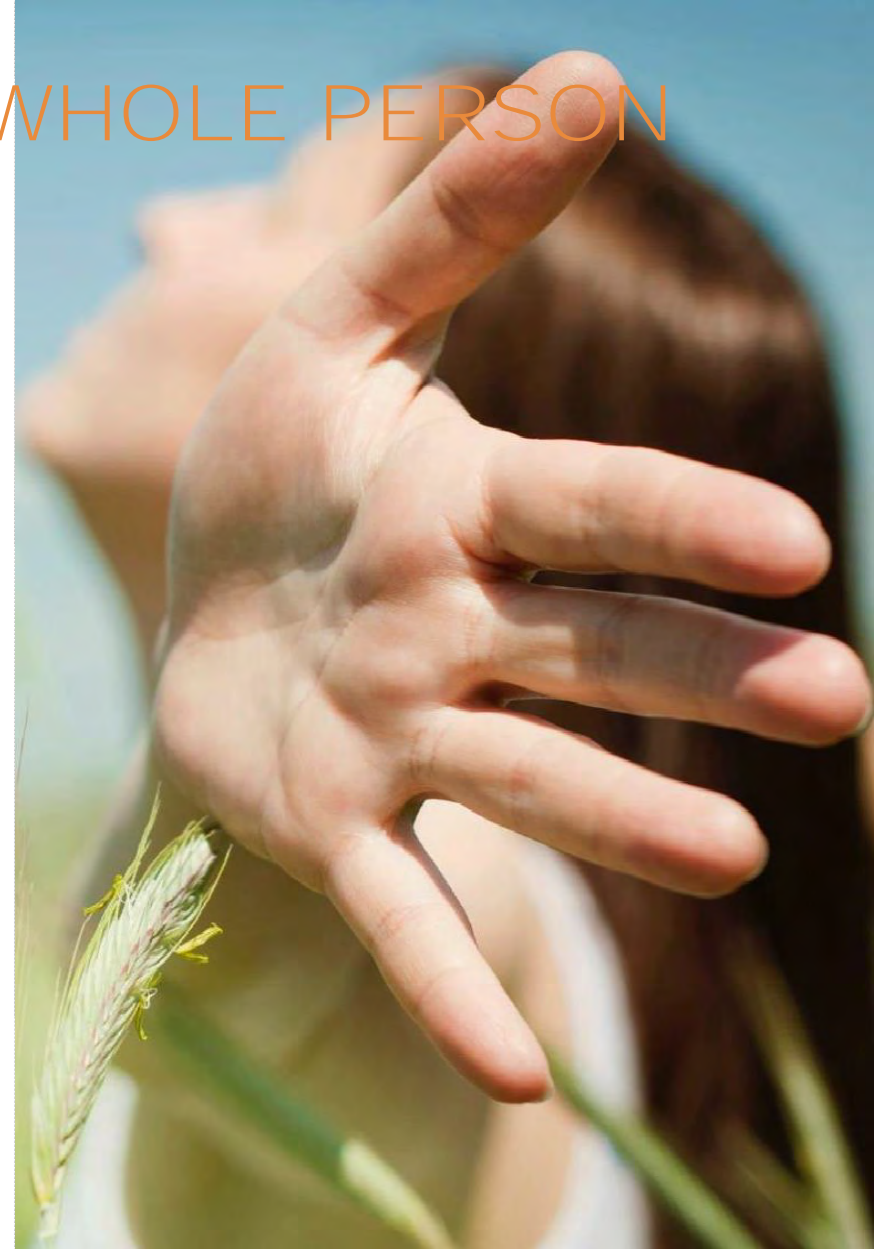
Cigna chronic care coaches are trained to:

- Provide support for co-occurring conditions
- Engage and educate through a range of online tools and evidence-based resources

### **Evidence-based health coaching**

Helps you:

- Create plans to achieve your goals
- Maintain compliance with your plan
- Adhere to medications as needed





# New Mexico Public Schools Insurance Authority

**Delta Dental of New Mexico**  
*Effective Date: January 1, 2021*





# Welcome to Delta Dental!



**Rich Bolstad**  
*Senior Account Manager*

- Honored to be selected as a carrier option for NMPSIA as of **1/1/21**
- Albuquerque based **Senior Account Manager Richard Bolstad** - over 20 years experience in insurance
- **Local Albuquerque Customer Service**
- **Fast/responsive claim processing**, offering provider electronic claims submission
- Delta Dental **supports organizations and charities across NM**
- We are part of **Your Community**

# Provider Network - The Delta Dental Difference

- **Better, stronger dental networks in-state & nationwide**
  - Delta Dental owns our networks
    - We don't lease our networks to other carriers, keeping quality control
    - We don't contract with leased networks, unknown how often checked or inspected
    - No hidden network access fees
- **Local provider relations team visits each office 3 times each year**
  - Ensure they meet our rigorous criteria
  - Long-term relationships with dentists improves network retention & stability
  - Patients can continue to see their dentist-key to patient satisfaction
  - Statewide recruitment of dentists

# Reminder - Choose Between Two Delta Dental Plans

- **Basic Plan Covers:**

- **Preventive Services** (such as exams and cleanings - 2 per calendar year) No limitations on timing (such as a 6 month required separation)
- **Basic Services** (such as fillings or simple extractions)

- **Does Not Cover:**

- Surgical periodontics
- Complex Oral Surgery
- Any type of Major Service, or Orthodontics

- **Comprehensive Plan**

- Includes the coverage applicable under the Basic Plan, plus:
  - Surgical periodontics
  - Complex oral surgery
  - Major Services (crowns, dentures, and implants)
  - Orthodontics

**Choose  
Wisely  
to Meet  
YOUR  
Needs!**

# Benefits Overview

- **Calendar Year Deductibles**

- \$50 per enrolled person

- \$150 aggregate per family

- Same for Basic and Comprehensive Plans

- Never applies to Diagnostic & Preventive

- Does not apply to the Orthodontic Services that are covered under the Comprehensive Plan

- **Calendar Year Annual Maximums**

- Basic Plan: \$1,500 per enrolled person

- Comprehensive Plan: \$1,500 In-Network/\$1,000 Out-of-Network

# Basic Plan

	PPO New Mexico (In-State)		Out-of-Network
<b>Diagnostic and Preventive Services – No Deductible</b>			
Two routine exams each year. <b>Two routine cleanings*</b> each year, X-rays, Topical Fluoride, Emergency Treatment, Space Maintainers, Sealants	Plan Pays: 100%	You Pay: 0%	Plan Pays: 25% of Allowed Fee You Pay: Any Amount Balance Billed
<b>Basic Services</b>			
Fillings, Simple Extractions, Non-Surgical Periodontics, Root Canals, General Anesthesia, and Repairs to: onlays, bridges, crowns, and dentures	Plan Pays: 80%	You Pay: 20%	Plan Pays: 25% of Allowed Fee You Pay: Any Amount Balance Billed
<b>Major Services</b>	Not Covered		Not Covered
<b>Orthodontic Services</b>	Not Covered		Not Covered

\*Covers routine cleanings two per year. Individuals with certain medical conditions may qualify for 2 additional cleanings.

# Comprehensive Plan

	PPONew Mexico (In-State)	Out-of-Network	
<b>Diagnostic and Preventive Services – No Deductible</b>			
Two routine exams each year. <b>Two routine cleanings*</b> each year, X-rays, Topical Fluoride, Emergency Treatment, Space Maintainers, Sealants	Plan Pays: 100%	You Pay: 0%	Plan Pays: 100% of Allowed Fee You Pay: Any Amount Balance Billed
<b>Basic Services</b>			
Fillings, Simple Extractions, Non-Surgical Periodontics, Root Canals, General Anesthesia, and Repairs to: onlays, bridges, crowns, and dentures	Plan Pays: 80%	You Pay: 20%	Plan Pays: 55% of Allowed Fee You Pay: Any Amount Balance Billed
<b>Major Services</b>			
Onlays, Crowns, Bridges, Partials or Complete Dentures, Specified Implant Procedures	Plan Pays: 50%	You Pay: 50%	Plan Pays: 35% of Allowed Fee You Pay: Any Amount Balance Billed

\*Covers routine cleanings two per year. Individuals with certain medical conditions may qualify for 2 additional cleanings.

# Comprehensive Plan – Ortho Benefits

<b>Orthodontic Services (All Ages)</b> No Deductible	
<b>In-Network</b>	<b>Out-of-Network</b>
<b>50% Benefit up to \$1,500</b> <u>lifetime maximum</u>	<b>50% Benefit up to \$500</b> <u>lifetime maximum</u>

# Pre-Treatment Estimate of Benefits

## ASK YOUR DENTIST FOR A PRE-TREATMENT ESTIMATE

When costly procedures are anticipated, know what your share of the costs will be!

---

- An advance estimate of benefits **before** dental care services are received
- Know your **out-of-pocket cost!**
- Not required but **strongly recommended**
- **No charge** for a pre-treatment estimate!

Patient  
Disclosure

You're  
entitled  
to it!



# Looking for an In-Network Dentist?

Please go to our website at [www.deltadentalnm.com](http://www.deltadentalnm.com) and click on Find a Dentist. Search for a PPO New Mexico contracted provider to get the most benefits and least out-of-pocket costs!

[home](#) / find a dentist

## Find a Dentist

Please use the links below to search for a Provider by network:

- [Providers in Delta Dental PPO\(SM\), Delta Dental Premier®, and Delta Dental Patient Direct](#)
- [Providers in PPO New Mexico](#)

[Out-of-State](#)  
Search for Delta Dental PPO™

[In-State](#)  
Search for PPO New Mexico



# Looking for an In-Network Dentist?

## Find a PPO New Mexico Dentist in Your Area

Required fields are indicated with an asterisk \*

Search Tips

### Your Location

---

<b>ZIP Code*</b>	<b>Address</b>	<b>City</b>	<b>State</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="State"/> ▼

### Distance and Number of Results

---

<b>Maximum Distance</b>	<b>Number of Results</b>
<input type="text" value="15 Miles"/> ▼	<input type="text" value="50"/> ▼

### Additional Search Criteria

\*To search by Last Name, you must provide either the ZIP Code, or the City and State.

<b>Dentist Last Name</b>	<b>Specialty</b>	<b>Language</b>	
<input type="text"/>	<input type="text" value="General Dentist"/> ▼	<input type="text"/> ▼	
<b>Handicap Accessible</b>	<b>Treats Disabled Adults</b>	<b>Treats Disabled Children</b>	<b>Accepting New Patients</b>
<input type="text" value="--"/> ▼	<input type="text" value="--"/> ▼	<input type="text" value="--"/> ▼	<input type="text" value="--"/> ▼

# Member Portal



## The Delta Dental Online Member Portal provides easy access to the following:

- Find a Dentist Online
- View & Print ID Card
- View Claims & Pre-Treatment Estimates
- View Benefits
- Educational Materials, Reminders, Tips, & More!

# Delta Dental Helpful Tips

- **Remember you are able to receive 2 Routine Cleanings/Exams in a Calendar Year.** More than 120 signs and symptoms of non-dental diseases can be detected through a routine oral exam.
- **Remember, stay In-Network by seeing an In-Network PPO New Mexico provider.** You receive the highest level of benefits and the least amount out-of-pocket cost.
- **Need to find a provider?** Go to [www.deltadentalnm.com](http://www.deltadentalnm.com) or search the national directory outside of New Mexico for a Delta Dental PPO™ provider.
- **Register online** to see how your claims were paid

# Delta Dental Helpful Tips

- **Always ask if the provider is an In-Network PPONew Mexico provider**, as this is specifically the NMPSIA's contracted plan. All others will be treated as out-of-network providers.
- **Ask about your procedure before it is done.** Don't assume it will be covered just because the provider says you need it. **Make sure you know your out-of-pocket costs!**
- **See your dentist for an exam** as it can lead to the **discovery of other health issues**
- Don't forget to ask for a **Pre-Treatment Estimate** so you can know your out-of-pocket costs before you have the work done!

**Choose the Right Plan to Meet YOUR Needs!**

# Delta Dental Check List

- ✓ Decide which Delta Dental plan **works for you** and/or your family
- ✓ Make sure your dentist is **In-Network Provider** under **PPONew Mexico**
- ✓ **See your dentist for an exam** as it can lead to the discovery of other health issues
- ✓ Don't miss your opportunity to **Enroll TODAY with Delta Dental!**
- ✓ Call the **Delta Dental/NMPSIA Customer Service Open Enrollment Hot-Line at (844) 356-6345**

**Still undecided? ASK YOUR DENTIST!**

Thank you for your time.  
We look forward to serving you!



Delta Dental of New Mexico  
[www.deltadentalnm.com](http://www.deltadentalnm.com)

# *Instant Recess*



WINNERS  
CIRCLE





# Mindful Minute

Self-Care

Day 2 - Wednesday, July 15, 2020

**I'M DOING FINE**



**HOW YOU DOING?**



YOU CAN'T POUR  
FROM AN

Empty  
Cup.

TAKE CARE  
OF YOURSELF  
FIRST.



# Foundation of Lifelong Health



- Stay updated with immunizations and health screenings
- Live tobacco free
- Eat a healthy diet
- Know signs and symptoms of cancer
- Stay physically active
- Manage stress and depression
- Avoid drugs and excess alcohol



# DESKERCISE TIME

Day 2 - Wednesday, July 15, 2020



## Neck Exercise: Head Tilt



1. Sit all the way back in your chair
2. With your head aligned with your body, slowly push your ear toward your right shoulder — hold for five seconds
3. Tilt your head left in the same manner and hold
4. Repeat three times on each side



## Neck Exercise: Chin Tuck



BlueCross BlueShield  
of New Mexico

1. Slowly tilt your head forward to stretch the muscles in the back of your neck — hold for 10 seconds
2. Repeat three times





## Shoulder Exercise: Shoulder Pull



BlueCross BlueShield  
of New Mexico

1. Place your arm across your chest with your opposite hand on your elbow
2. Gently pull your elbow toward your opposite shoulder — hold for 10 seconds
3. Repeat on the opposite side
4. Repeat two times



## Shoulder Exercise: Back Scratch



BlueCross BlueShield  
of New Mexico

1. Reach your left hand between your shoulder blades until you feel a stretch in the back of your upper arm — hold for 10 seconds
2. Change arms and repeat two times



## Shoulder Exercise: Overhead Stretch/Front Stretch



BlueCross BlueShield  
of New Mexico

1. Interlace your fingers with your palms turned upwards above your head while straightening your arms — hold for 10 seconds
2. Lower your arms to the front, parallel with the floor, your fingers laced with your palms facing away from you — stretch at shoulder level for 10 seconds
3. Repeat



## Shoulder Exercise: Shoulder Rolls



BlueCross BlueShield  
of New Mexico

1. Slowly roll your shoulders backward in big circles five times
2. Repeat with rolls to the front five times







# New Mexico Public Schools Insurance Authority (NMPSIA) Prescription Benefit Overview

**Amy Williams, Senior Account Manager**

Wednesday, July 15<sup>th</sup>



# Today we will cover:

- A high-level overview of NMPSIA's benefit structure
- Pharmacy choices
- Member resources: customer service & Express Scripts Therapeutic Resource Center
- Accredo Specialty Pharmacy
- High-level overview of clinical edits under the benefit
- Digital Tools
- Key Takeaways



# Copay Benefit Structure

- Three Tiers
  - Generic/Preferred Brand/Non-Preferred Brand
- Retail: Base days' supply allowance = 90
- Mail/Smart90: Base days' supply allowance = 90
- Accumulators
  - Rx only OOPM



# When it comes to pharmacy care for your members the choice matters

## COMPREHENSIVE PHARMACY CARE



Express Scripts Retail  
Pharmacy Network

Retail Pharmacies for  
**SHORT-TERM**  
Medication Needs



Express Scripts Pharmacy  
Smart90 Pharmacies

Options for  
**CHRONIC**  
Medication Needs



Accredo<sup>®</sup>  
Specialty Pharmacy

Home Delivery for  
**SPECIALTY**  
Medication Needs

SMART90

## How it works

- NMPSIA added the Voluntary Smart90 Program on January 1, 2020
- Communications encourage 90-day supplies from participating retail Smart90 pharmacies or home delivery from the Express Scripts Pharmacy
- Members may fill any medication at any in-network pharmacy without penalty\*
- Deeper savings realized at Smart90 pharmacies
- Members using 30-day supplies receive reminder communications about benefits of Smart90

\*Broad retail network is limited to dispensing 30-day supplies

SMART90

# Hands-on member support



## Seamless transfer services

- Dedicated Member Choice Center agents facilitate transfers via phone, contacting the prescriber for authorization to move a maintenance medication to home delivery
- SM90 Retail pharmacists aid transfers, contacting prescribers and other pharmacies to move a medication



## Digital tools

- Mobile app from Express Scripts and most Smart90 retailers offer a wealth of resources
- Online chat allows members to ask pharmacists questions anytime, anywhere
- On-the-go order status and shipping updates for members using home delivery, via text messages and the Express Scripts Alexa skill



## Live consultations

- Express Scripts agents answer member questions
- Pharmacists talk to patients with clinical questions
- Therapeutic Resource Center specialists provide support for patients who need it most

# Communications promote member awareness AND PROVIDE A CLEAR CALL TO ACTION

## SMART90<sup>®</sup> Voluntary

- Engages members by presenting savings opportunities with 90-day supplies
- Members have a choice of home delivery or retail for their 90-day maintenance medications
- Offers convenience with more than 32,000 pharmacies in the Smart90 network or home delivery from the Express Scripts Pharmacy<sup>SM</sup>

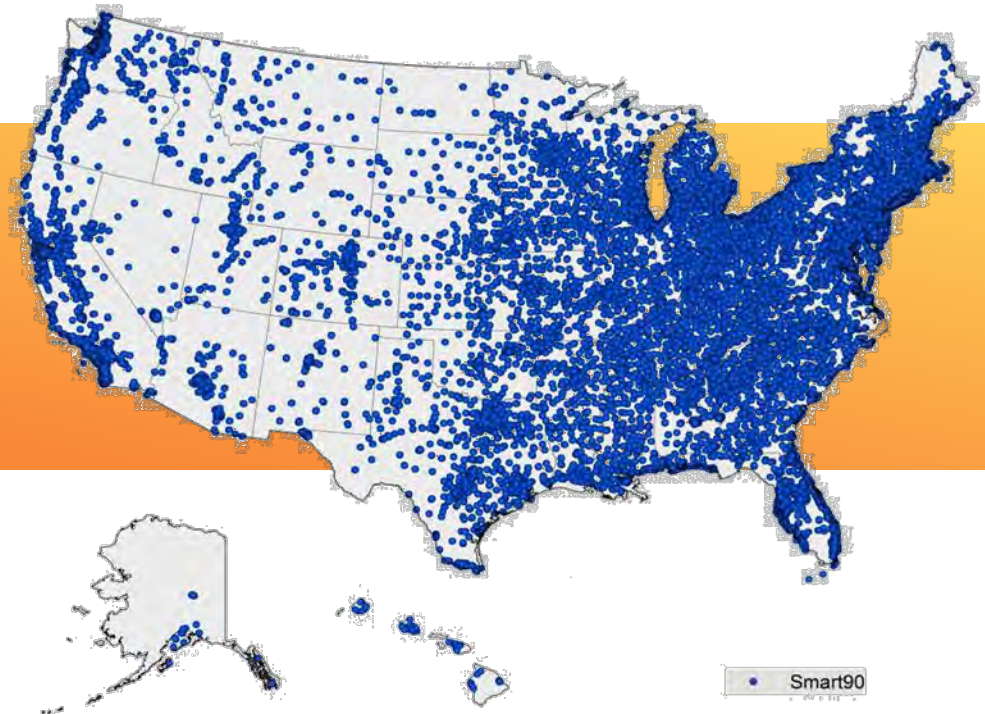


# Offering flexibility and nationwide access

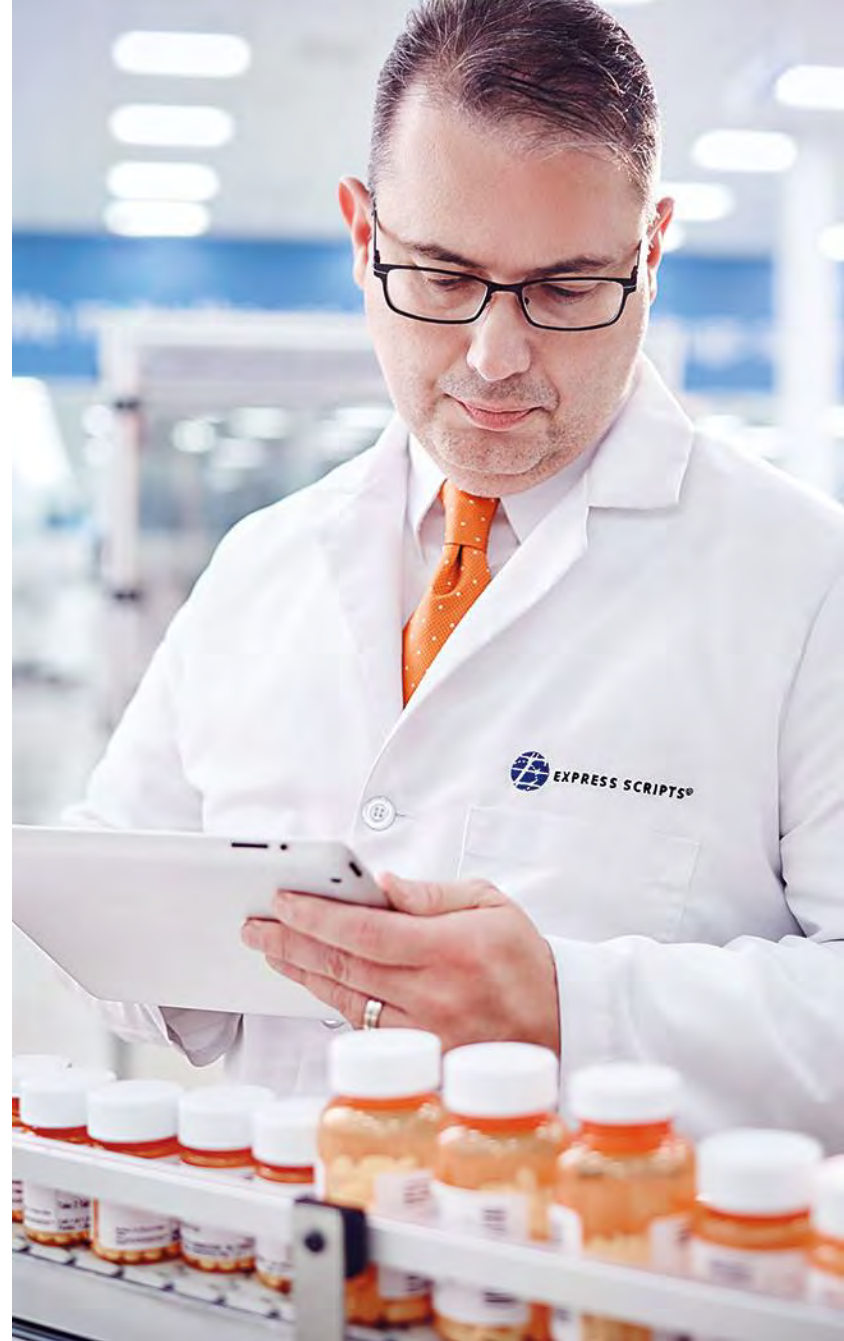
**35K locations**

**Major chains like Walmart and  
Rite Aid anchor the network**

**Includes home delivery**



Through our advanced approach to pharmacy, we deliver specialized care that puts members first.



# Get Started With Express Scripts Mail Order



- **E-Prescribe (electronic prescribing)** – Physician sends a patient’s prescription directly to Express Scripts pharmacy for processing
- **Phone** – Member calls into Express Scripts customer service and requests that their maintenance medication be moved to home delivery. We will consult with their physician and take it from there!
- **Register** – Members log-in on [express-scripts.com](http://express-scripts.com) or Express Scripts mobile app and transfer medications to home delivery with a click of a button
- **Mail** – Members complete a home delivery order form and submit it, along with a paper prescription, for processing
- **Payment Options** - check card or credit card is the preferred method for online orders. ESI accepts Visa, MasterCard, American Express and Discover. Members may provide their check card or credit card information to be stored for auto-pay when medication ships or members may choose to receive an invoice with their delivery and pay later.

# Have a question about a medication?

Give us a call

Each specialist pharmacist has had specialized training in the medications used to treat a specific condition, such as:

- High cholesterol
- High blood pressure
- Depression
- Diabetes
- Asthma
- Osteoporosis
- Cancer

Members can contact a pharmacist 24/7 to ask about:

- Drug interactions
- Side effects
- Risks and benefits of your medication
- Help taking your medication as prescribed — which is one of the best ways to help maintain or improve your health

Talk with an Express Scripts pharmacist for general counseling — or a specialist pharmacist for complex concerns — by calling the number on the back of the prescription drug ID card

**800-498-4904**



# Therapeutic Resource Centers (TRCs) provide specialized care at its best

## 20 areas of specialization

Pharmacists, nurses and clinicians work in teams — like small practices — each focused on a specific disease state.

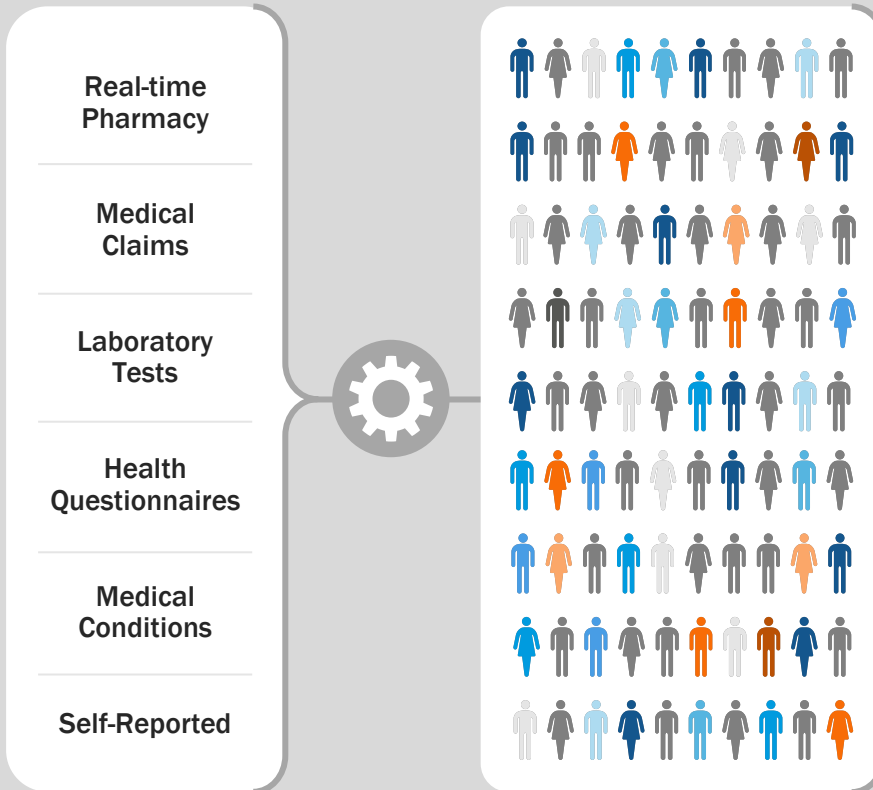
- Compassionate, focused care
- Highly focused training that enhances understanding of specific conditions
- Behavioral science-based communication techniques
- Unique clinical protocols developed as a result of specialization

Specialist pharmacists are available to  
**ALL EXPRESS SCRIPTS MEMBERS**

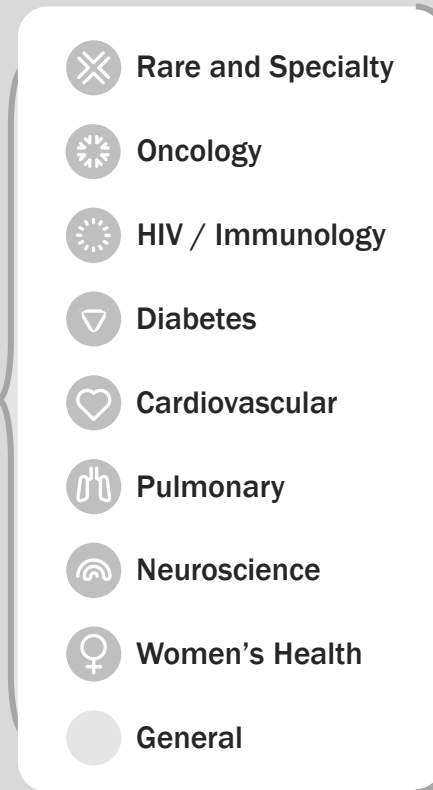


# Members are directed to a specific TRC based on their most complex condition

## TRC Data Analytics Engine



## TRC Assignment



Condition-Specific Therapy Management and Enhanced Patient Counseling

# Accredo Specialty Pharmacy



14

Areas of focus, including:



Hepatitis C



Oncology



Multiple  
Sclerosis

## Unique clinical protocols

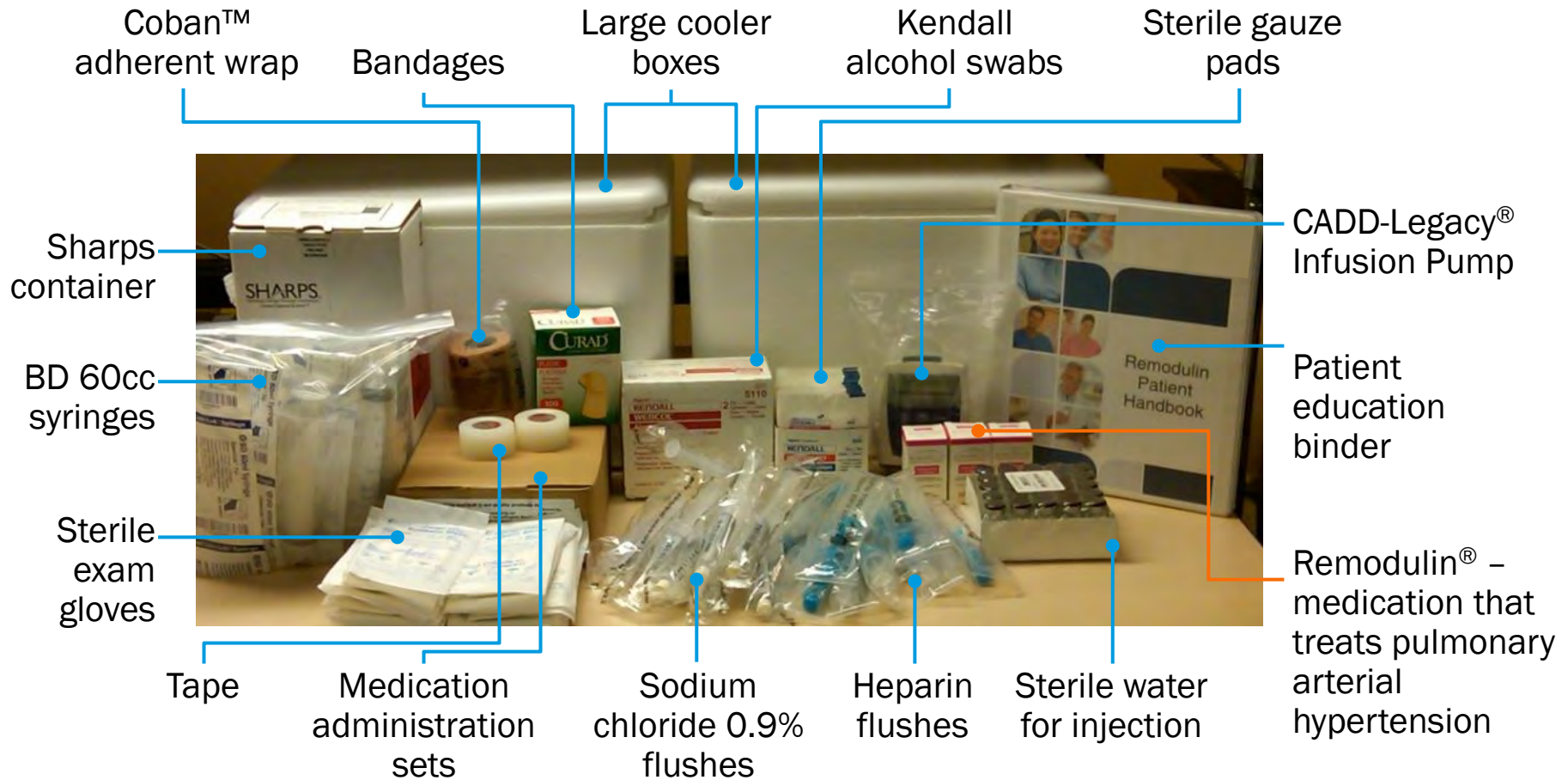
maximize safety, effectiveness  
and affordability

## One-on-one counseling

from specialty pharmacists  
and nurses

# The complexity of specialty medications

**One prescription = 16 items**



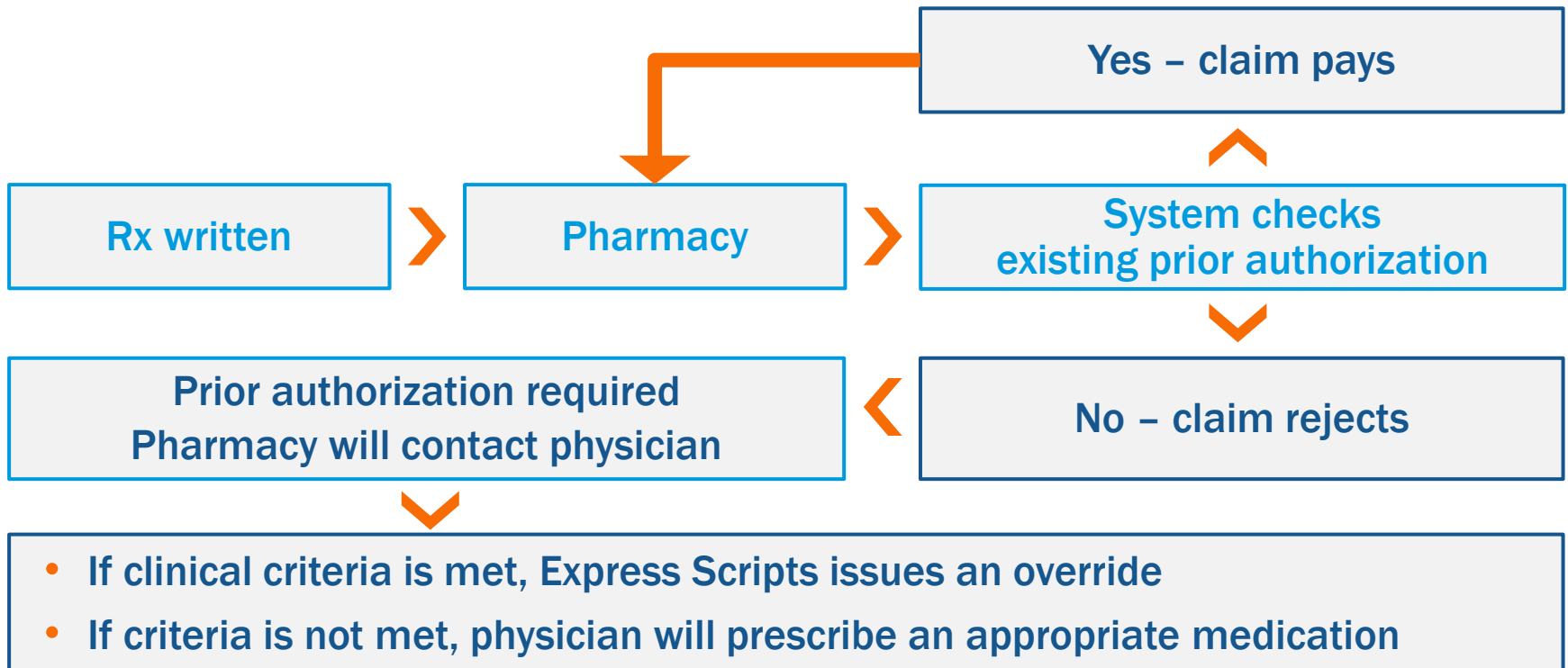
## Improving clinical and financial outcomes

No one can predict when a member will be diagnosed with a costly, complex chronic condition and new expensive therapies are coming to market at a new, rapid pace. NMPSIA manages these costs while taking a clinically effective approach through the following:

- **Prior Authorization** ensures clinically appropriate use of medications
- **Step Therapy** ensures use of clinically effective first-line medications before second line
- **Drug Quantity Management** aligns dispensing quantity with FDA-approved dosage guidelines

# Prior authorization: The right patient

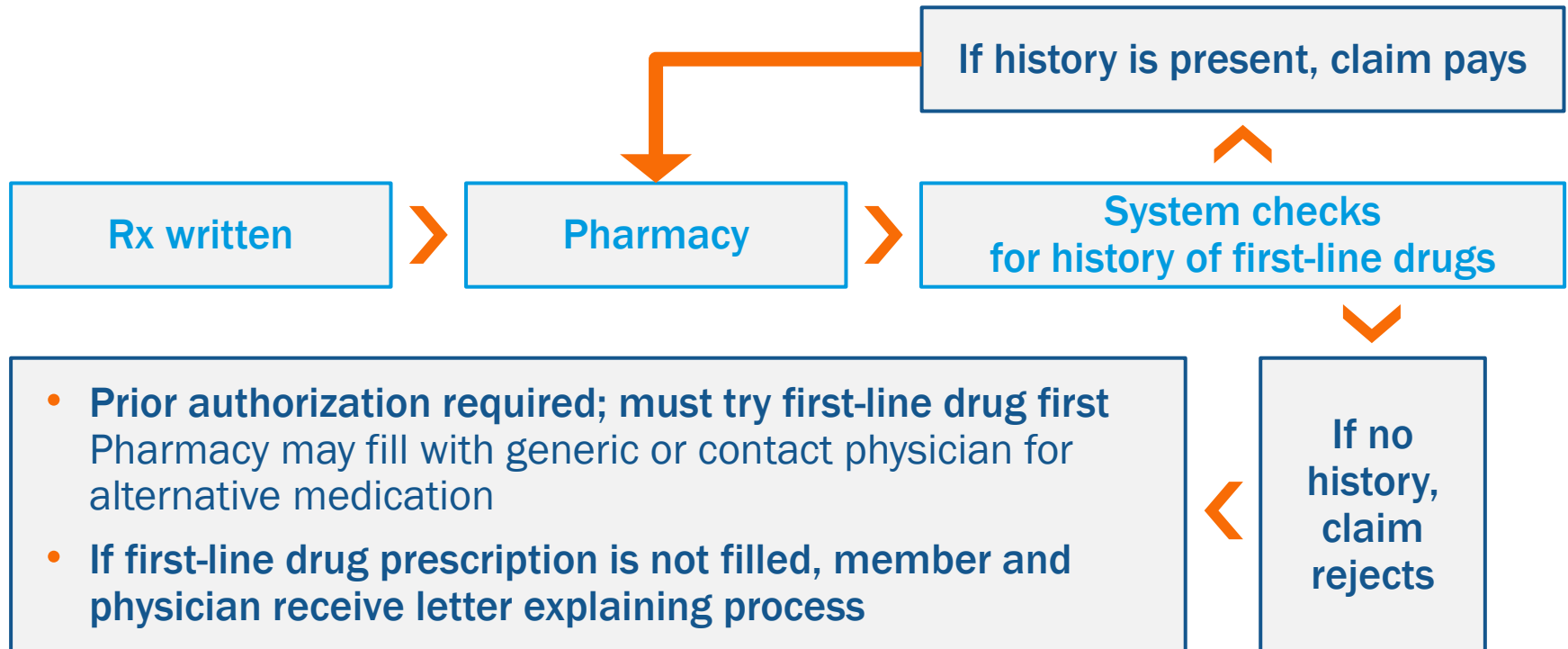
- Prior Authorization ensures:
  - clinically appropriate use of medications
  - that medications are used safely



**Prior authorization asks : Is this the right medication for this patient?**

# Step therapy: The right drug

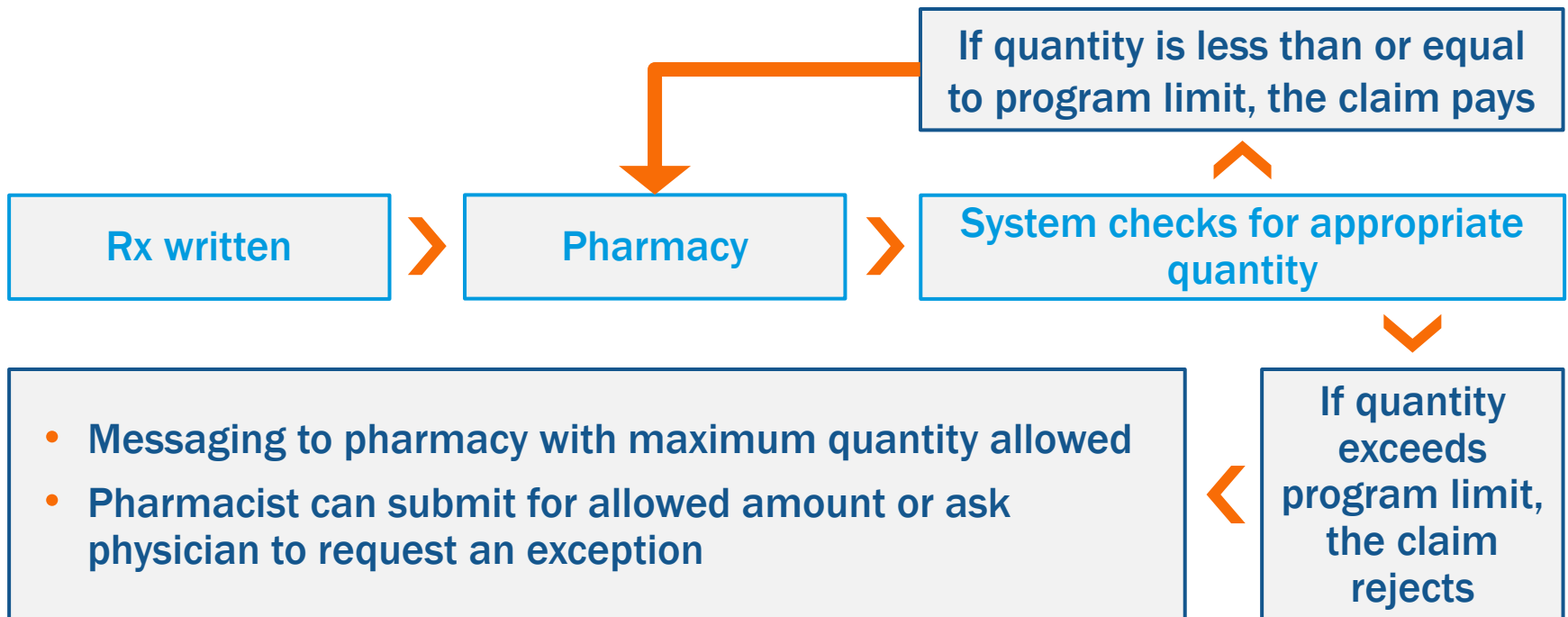
- Step therapy reduces cost by promoting the use of generics
  - First-line medicines are generic and lower-cost brand-name medicines
  - Second-line drugs are best suited for the few patients who don't respond to first-line medicines



Step therapy asks : What medications has this patient taken for this condition?

# Drug quantity management (DQM): The right amount

- Aligns the dispensed quantity of prescription medication with FDA-approved dosage guidelines
- Ensures that the most cost-effective product strength is dispensed
- Helps reduce waste



**DQM asks : Is this the correct quantity (tablets/capsules) of this medication?**



# Ask your doctor if a generic medication will work for you

- When you receive a prescription from your doctor, or if you are taking brand-name drugs today, ask
  - If a generic version of the medication is available
  - If generic medications are right for you
  - If there are any risks if you change from a brand-name drug to a generic drug
- Generics have the same chemical makeup as brand-name counterparts and have the same effect on the body
- Makers of generics spend less on research and advertising, and the savings get passed on to you

## NMPSIA's benefit:

If a brand-name drug is requested in place of its generic, the member will be charged the applicable copayment plus the cost difference between the brand and the generic

This penalty does not apply to the benefit OOPM and will continue to be charged once a member has satisfied their OOPM

**Pharmacy care  
delivered how, where  
and when  
members want it.**

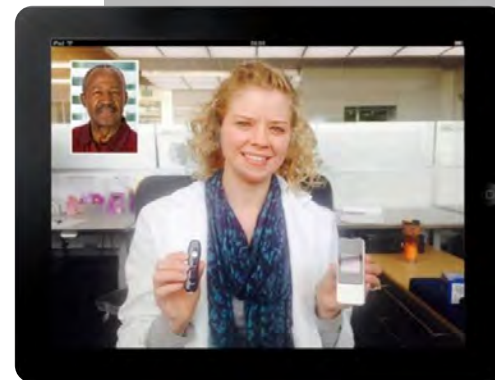
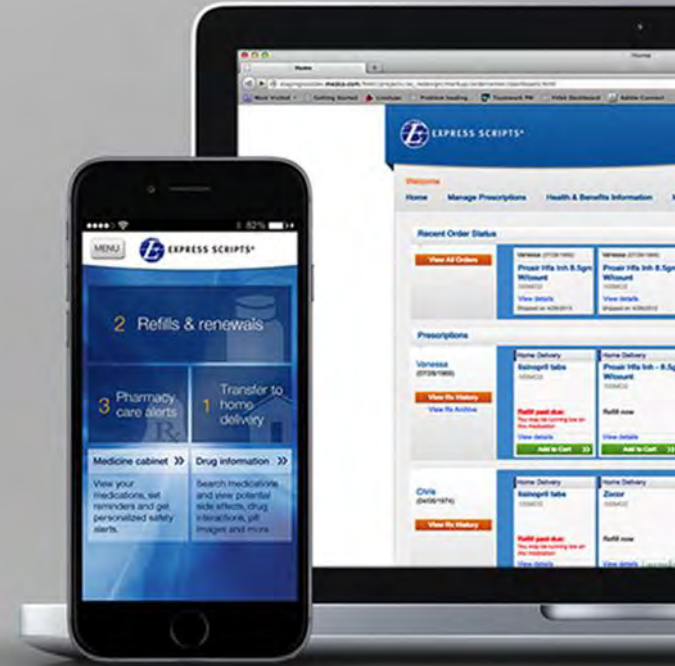


# Digital tools make it easy to manage medications

Digital users are  
**16% less likely**  
to have a gap in care

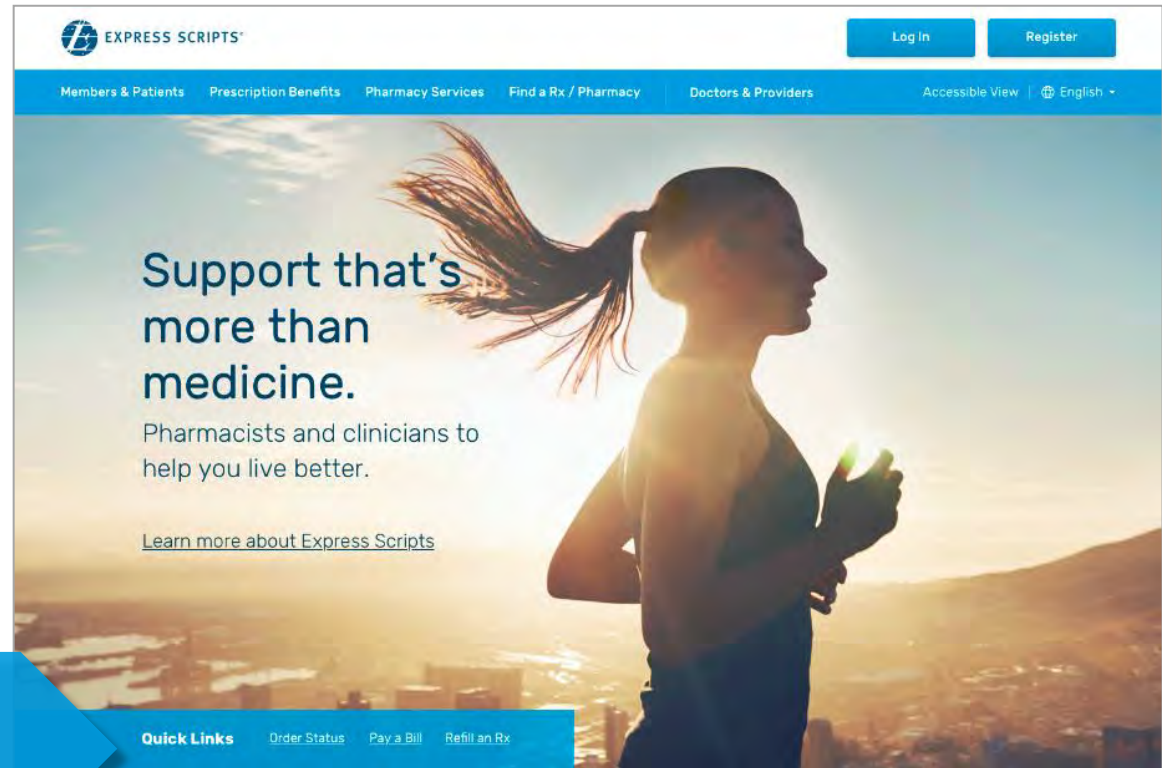
- Easy to refill medications, review benefit information, track medication history and receive gap-in-care alerts
- ePrescribing and prior authorizations simplify Rx ordering and approvals, improving adherence
- Condition-specific self-service tools help manage conditions and medication regimens
- Virtual “face-to-face” counseling<sup>1</sup> connects pharmacists and members wherever they are

1. Video chat in pilot testing



# Connecting to Express Scripts is quick and easy with multiple ways to register

Members register one time, then simply log in.



Single-click to popular actions

# Informative and actionable home page



Order status is **#1 REASON** members visit the website.

- Provides a one-stop shopping experience
- Offers the services patients expect right up front...
  - Order status with tracking
  - Refilling a prescription
  - Enrolling in automatic refills
  - Visibility to pharmacy options and savings
  - Transferring a prescription to home delivery
  - Navigating to anywhere in the site

The screenshot displays the Express Scripts website interface. At the top, there is a navigation bar with the Express Scripts logo, a shopping cart icon showing '3 items in cart', and links for 'Prescriptions', 'Benefits', 'Account', 'Help', 'Accessible view', 'Español', and 'Logout'. The main content area is divided into several sections:

- Recent Order Status:** A table listing recent orders with columns for medication name, Rx number, patient name, and status. The status column includes links like 'View details', 'We need your approval', and 'Address Verification Required'.

Medication	Rx #	Patient	Status
Synthroid 50 mcg tablet 50 mcg, brand	123456789003	Chris (09/09/1945)	We need your approval
Toprol XL 200 mg tablet 200 mg, brand	123456789003	Chris (09/09/1945)	Address Verification Required
Harvoni 90-400 mg tablet 90 mg - 400 mg, brand	Accredo Rx #: 297-4444364-00	Vanessa (07/28/1969)	Shipped on XX/XX/XXXX
Lisinopril 20 mg tablet 20 mg, generic	123456789010	Vanessa (07/28/1969)	Shipped on XX/XX/XXXX
- Automatic Refills:** A section with a large number '3' and text encouraging enrollment in the automatic refill program. It includes a 'Start now' link and a 'Don't show again' option.
- Prescriptions You Can Order Today:** A section for Chris (09/09/1945) listing medications that can be ordered today. It includes a table with medication details, Rx numbers, and a 'Refill past due' warning for Omeprazole dr 10 mg capsule.

Medication	Rx #	Notes	Action
Atorvastatin 20 mg tablet 20 mg, generic	123456789010	Chris (09/09/1945)	Will process after XX/XX/XXXX
Avodart 0.5 mg softgel capsule 0.5 mg, brand	123456789011	Chris (09/09/1945)	Will process after XX/XX/XXXX
Lisinopril 20 mg tablet 20 mg, generic	123456789012	Vanessa (07/28/1969)	Will process after XX/XX/XXXX
Zytiga 250 mg tablet	123456789013	Vanessa (07/28/1969)	Will process after XX/XX/XXXX

# Locate a Pharmacy | Voluntary Smart90

Express-scripts.com  
Locate a Pharmacy  
function states if a  
pharmacy participates  
by listing that it  
dispenses up to a 90  
days' supply

## Locate a pharmacy

[← Back](#)


07417 Enter Zip Code or City, State:

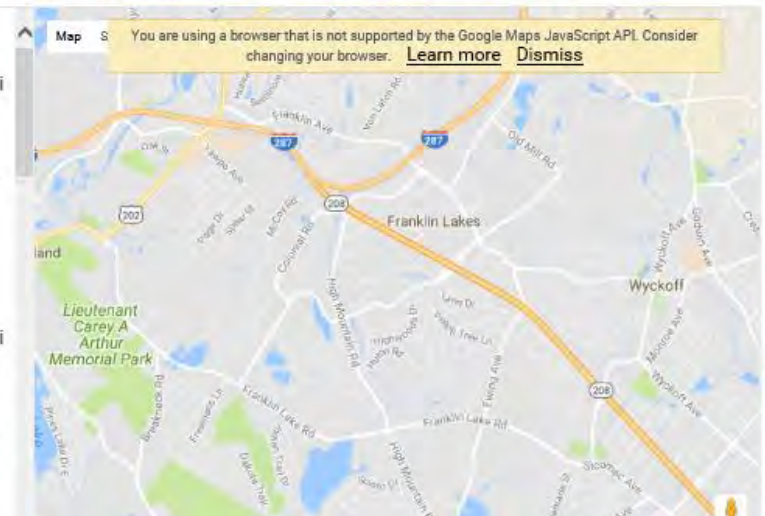
Locate Pharmacy

Show pharmacies starting with the letter:

[A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#) [Show all](#)

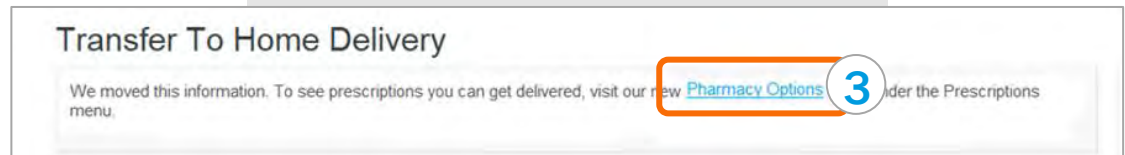
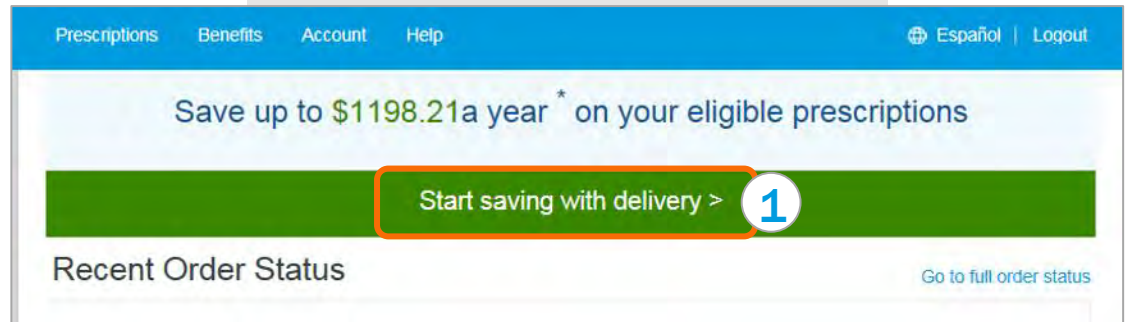
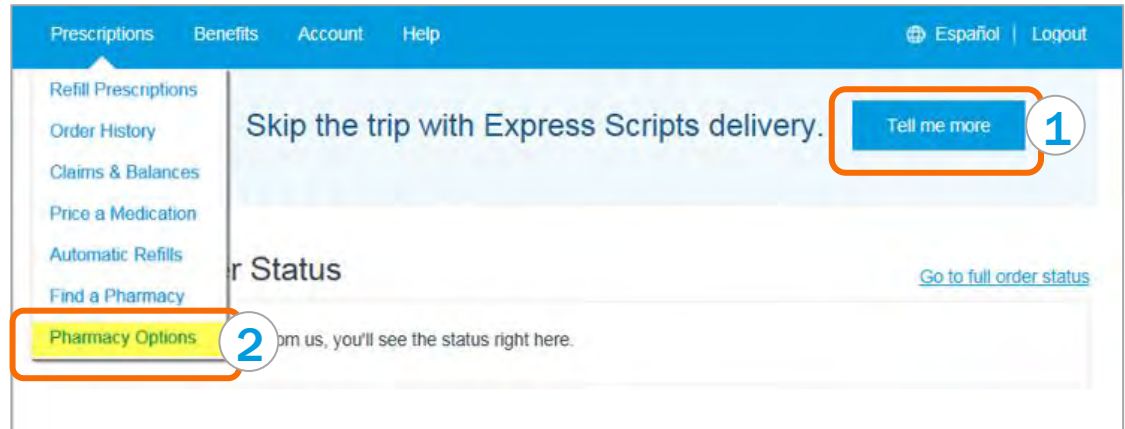
1 WALGREENS #11155 2.4 mi  
409 RAMAPO VALLEY RD  
OAKLAND, NJ - 07436  
201-337-2349  
Preferred pharmacy: Dispenses up to  
a 3-month supply: Yes   
[Get directions\\*](#)

2 OAKLAND DRUG 2.5 mi  
373 RAMAPO VALLEY RD  
OAKLAND, NJ - 07436  
201-337-7300  
Preferred pharmacy: You may get up  
to a one month supply.   
[Get directions\\*](#)



# Transferring prescription to Home Delivery

- Upon login, members will be presented with a banner when cost or convenience savings opportunities exist
- To view details members can:
  1. Click the opportunity banner, or
  2. Select **Pharmacy Options** from the main menu, or
  3. Use the link in the new messaging in the **Transfer to Home Delivery** section



# Price a Medication

**Price a medication**

**IMPORTANT MESSAGE**  
Learn more about getting up to a three-month supply of your medication(s) through [SmartRx Access](#).

**You searched for:**

**Lisinopril 2.5 Mg Tablet**  
2.5 Mg Tablet, Generic  
Lupin Pharmacos | [See drug information](#) | [See usage](#)

[View other drug listings](#)

Pharmacy / day's supply	Is this drug covered?	Qty	You pay
Home delivery pharmacy 90-day supply	<input checked="" type="checkbox"/> <b>YES</b> <a href="#">View coverage details</a>	90	<b>\$10.10</b> <a href="#">Details</a> <a href="#">SmartRx</a>
<b>SmartRx Access</b> View <a href="#">SmartRx details</a> 90-day supply	<input checked="" type="checkbox"/> <b>YES</b> <a href="#">View coverage details</a>	90	<b>\$44.05</b> <a href="#">Details</a> <a href="#">SmartRx</a>

Learn about our [Extended Payment Program](#), which lets you pay for medications in 3 monthly installments. [Calculate your payments & financing options](#)

Estimated pricing is based on your plan design and is not available for all medications. Medication prices, individual retail pricing and individual copayments may vary. Pharmacist's judgment, your doctor's instructions on how to take the medication, and applicable law may impact the actual dispensed quantity and/or days' supply you may receive. Medication costs outside of your prescription program, and sales tax, where applicable, are not included.

**Get up to a three-month supply and you could save money.**

**SmartRx Access** Get paid (or pay less) for your medication(s) through SmartRx Access. SmartRx Access is a new program that lets you get up to a three-month supply of your medication(s) through SmartRx Access.

**Ways to get the greatest savings:**

1. SmartRx Access from the Express Scripts Pharmacy. [Learn more](#)
2. 90-day supply. [Learn more](#)
3. SmartRx Access. [Learn more](#)

This page was last updated on 8/24/2016



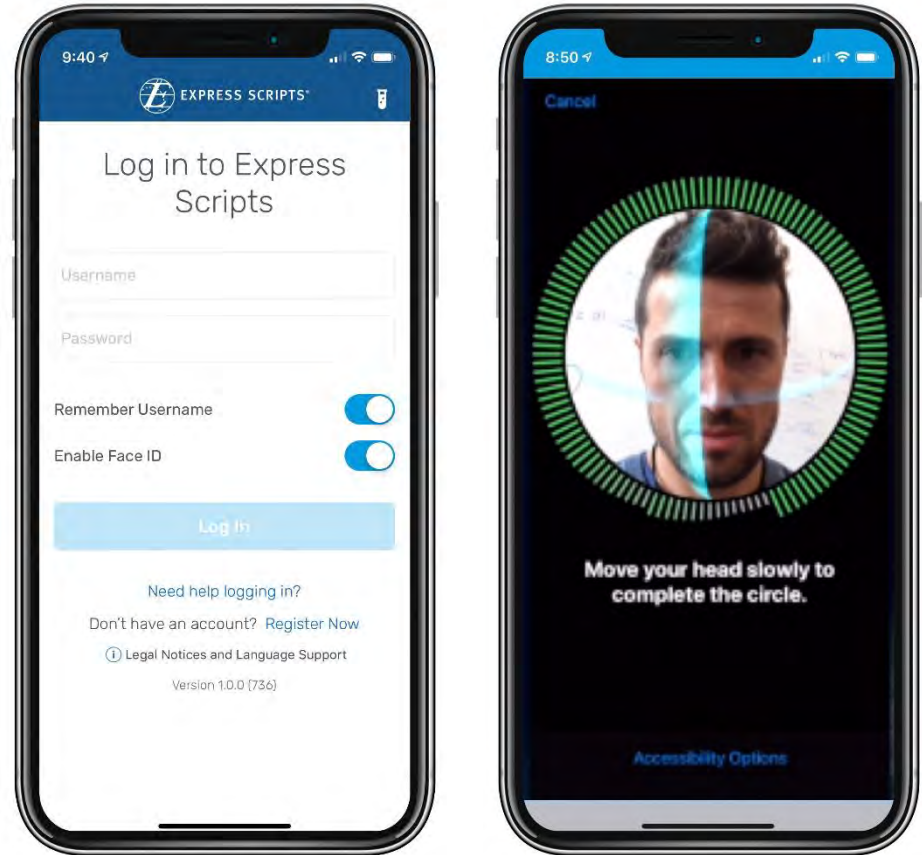
# Resource Center helps members with health decisions

- View resources and information by medical condition:
  - Cardiovascular
  - Diabetes
  - Neuroscience
  - Oncology
  - Pulmonary
  - Women's Health
  - Specialty
- Access specialist pharmacists for counsel with medication information and management
- Access more information from sources, such as, Medline Plus

The screenshot displays the Cardiovascular Resource Center website. At the top, there is a header for "Cardiovascular" with a description: "The Cardiovascular Resource Center was created by a team of Cardiovascular Specialist Pharmacists, specifically to help people who are looking for information on medications used to help manage cardiovascular conditions such as high blood pressure and cholesterol as well as other cardiovascular conditions." A "Questions about your medications?" section includes a "See a Cardiovascular Specialist Pharmacist" button and a photo of a pharmacist. Below this is a green banner that says "Keep up the good work! Gary, you have met 2 health goals." and a "Member story" link. A blue banner below that says "Find out more about cardiovascular conditions and medications." The main content area is titled "Resource center" and features a photo of four healthcare professionals. Text below the photo states: "The resource center was created to provide resources and information about medications used to treat chronic health conditions. Each health resource center provides access to Specialist Pharmacists who specialize in the medications used to treat specific long-term conditions." A list of medical conditions is provided: Cardiovascular, Diabetes, Neuroscience, Oncology, Pulmonary, Women's health, and Specialty. Below the list is a "Medications" section with a "Learn more" button and a quote: "'Knowing Your Medications' provides answers to the most commonly asked questions about medication safety, effectiveness, and affordability." At the bottom, there is a search bar for "MedlinePlus" and a "GO About MedlinePlus" button. A small inset box at the bottom right contains text about the National Institutes of Health's MedlinePlus website and a link to a brochure titled "Your health is in your hands."

# Express Scripts Mobile App: Register or Login

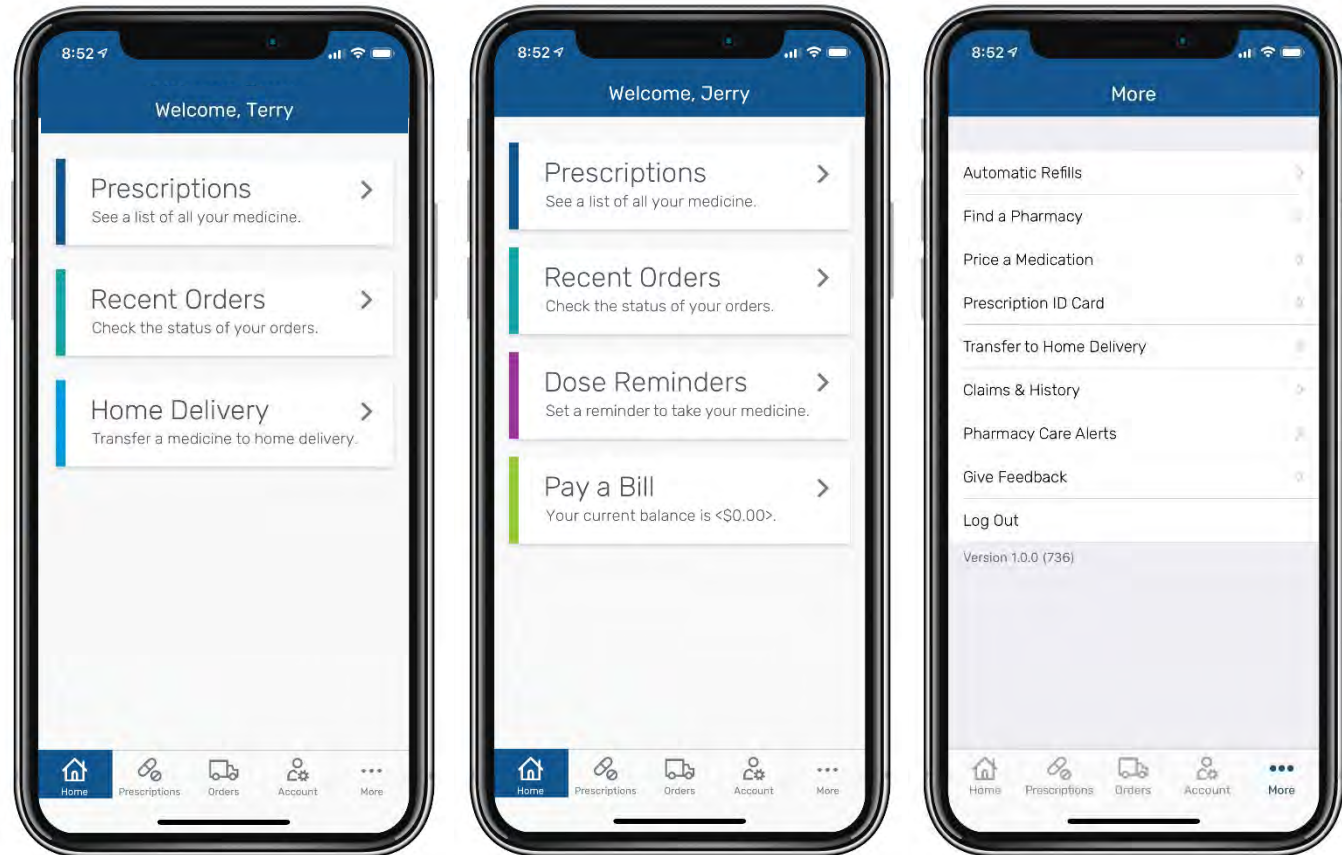
- Biometric authentication



Face ID

# Dashboard

- Quick access to popular actions and easy access to the full menu



© 2019 Express Scripts. All Rights Reserved.

# Member ID Card

- Two-sided virtual ID card goes where the member goes



© 2019 Express Scripts. All Rights Reserved.

# Key Takeaways

- Understand NMPSIA's benefit to be a smart consumer
  - Move to a 90 days' supply for those long-term medications
  - Choose generics over brands when possible
- Express Scripts' member services is more than a resource to ask benefit-related questions
  - Specialized Pharmacists are available to speak to from the comfort of your home!
- Register on [express-scripts.com](https://express-scripts.com) and/or on the Express Scripts mobile app
  - Quick access to complete actions such as: reviewing benefit information, transfer a prescription to home delivery, refill a prescription & track a medication shipment

Thank you





July 2020

# New Mexico Public Schools Insurance Authority

*Committed to Building Smiles Together*

# United Concordia Dental Low Option

## Alliance Network:

### Low Option - Plan Pays In Network

<b>Preventive Services –</b> Routine & Periodontal Cleanings/Exams/ X-rays/ Sealants/Fluoride for children under 19	<b>100%*</b>
<b>Basic Services –</b> Fillings/Root Canal therapy only/ Non Surgical Periodontics/ Simple Extractions	<b>80%</b>
<b>Major Services –</b> Complex Oral Surgery/ Surgical Periodontics/ Anesthesia/Crowns/Bridges/Dentures/ Implants	<b>25%</b>
<b>Orthodontics</b>	<b>0%</b>
<b>Calendar Year Deductible</b>	<b>\$50</b> per person <b>\$150</b> per family
<b>Calendar Year Maximum</b>	<b>\$1,500</b> per person
<b>Lifetime Orthodontic Maximum</b>	<b>\$0</b>

### Plan Pays - Out of Network

<b>Preventive Services –</b> Routine & Periodontal Cleanings/Exams/ X-rays/ Sealants/Fluoride for children under 19	<b>25%*</b>
<b>Basic Services –</b> Fillings/Root Canal therapy only/ Non Surgical Periodontics/ Simple Extractions	<b>25%</b>
<b>Major Services –</b> Complex Oral Surgery/ Surgical Periodontics/ Anesthesia/Crowns/Bridges/Dentures/ Implants	<b>0%</b>
<b>Orthodontics</b>	<b>0%</b>
<b>Calendar Year Deductible</b>	<b>\$50</b> per person <b>\$150</b> per family
<b>Calendar Year Maximum</b>	<b>\$1,500</b> per person
<b>Lifetime Orthodontic Maximum</b>	<b>\$0</b>



# United Concordia Dental High Option

## Alliance Network:

### High Option - Plan Pays In Network

<b>Preventive Services –</b> Routine & Periodontal Cleanings/Exams/ X-rays/ Sealants/Fluoride for children under 19	<b>100%*</b>
<b>Basic Services –</b> Fillings/Root Canals/Periodontics/ Oral Surgery/Extractions/Anesthesia	<b>80%</b>
<b>Major Services –</b> Crowns/Bridges/Dentures/Implants	<b>50%</b>
Orthodontics	<b>50%</b>
Calendar Year Deductible	<b>\$50 per person \$150 per family</b>
Calendar Year Maximum	<b>\$1,500 per person</b>
Lifetime Orthodontic Maximum	<b>\$1,500 person</b>

### Plan Pays - Out of Network

<b>Preventive Services –</b> Routine & Periodontal Cleanings/Exams/ X-rays/ Sealants/Fluoride for children under 19	<b>100%*</b>
<b>Basic Services –</b> Fillings/Root Canals/Periodontics/ Oral Surgery/Extractions/Anesthesia	<b>55%</b>
<b>Major Services –</b> Crowns/Bridges/Dentures/Implants	<b>35%</b>
Orthodontics	<b>50%</b>
Calendar Year Deductible	<b>\$50 per person \$150 per family</b>
Calendar Year Maximum	<b>\$1,000 per person</b>
Lifetime Orthodontic Maximum	<b>\$500 per person</b>

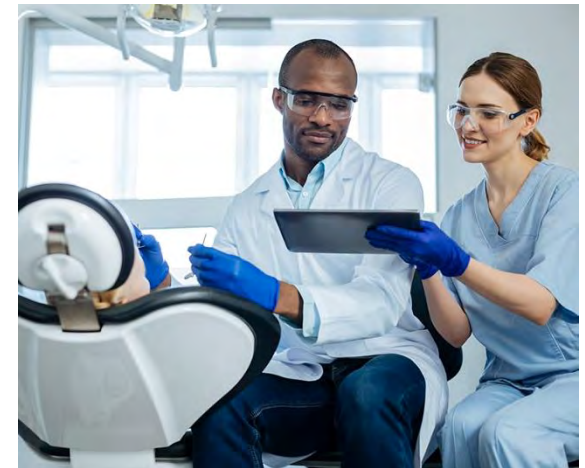
## Network Savings

Maximize your benefits by visiting an **Alliance Network** Dentist and:

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

1. Visit [www.UnitedConcordia.com](http://www.UnitedConcordia.com) and click on **Find a Dentist**
2. Select the **Alliance network**
3. Search by county, city, ZIP code, street address, or dentist or practice name

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





Call Customer Service 888-898-0370

## In-Network vs. Out-of-Network

For example:

- The standard fee for a crown is **\$1,200**
- The allowance for a crown is **\$700**

	In-network	Out-of-Network
United Concordia covers...	50% of the allowance	35% of the allowance
The dentist charges...	\$700 (the in-network discount)	\$1,200 (no discount)
Which means...	 <p><b>You: \$350</b> <b>United Concordia: \$350</b></p>	 <p><b>You: \$780</b> <b>United Concordia: \$420</b></p>

**Note:** For illustrative purposes only. Savings will vary by dentist, service, plan coverage, patient history and geographic region.

## Avoid Surprise Costs with a Predetermination

- A smart choice **before** having complex/expensive dental services
- **A predetermination tells you:**
  - If the services will be covered
  - The amount we will pay
  - And the amount you'll be responsible for paying
  - Other covered treatment options (when appropriate)
- **A predetermination is not** a guarantee of payment – it's an estimate of what you can expect to owe or pay for the services proposed.
- Your dentist will submit the predetermination on your behalf



## My Dental Benefits

*Engaging and knowing your benefits can make you Healthier and a smarter health care consumer.*

Most benefit inquiries can be handled conveniently online using our simple, self-service member portal. Create a **MyDentalBenefits** account to better manage your insurance coverage!

Use your **MyDentalBenefits** account to:

- ✓ Check claim status quickly
- ✓ See what your plan covers and how much we'll pay
- ✓ Print ID cards
- ✓ Find a dentist
- ✓ Evaluate your oral health with *My Dental Assessment*

**After your plan's effective date**, you are able to create your account.

Here's how:

- ✓ Go to **UnitedConcordia.com/MDB**
- ✓ Select **Member**
- ✓ Enter the **ID number** found on your insurance card and **your birthdate**. You can also use the Social Security Number of the contract holder in place of the ID number.
- ✓ Each dependent (spouse, children aged 14 years or older, or in some states, domestic partner) covered by a United Concordia dental plan must create an individual **MyDentalBenefits** account.

Manage Your Benefits  
Anywhere, Anytime



Use your mobile device to  
access **MyDentalBenefits**  
on-the-go and manage  
your coverage at any time.

## Smile for Health—Wellness

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 <sup>†</sup>	
Periodontal Surgery – four procedures <sup>‡</sup>	

\* 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. Out of Network dentist can balance bill.

† 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.

# Smile for Health®-Wellness

## Member Registration Steps

1. Visit [UnitedConcordia.com/mdb](http://UnitedConcordia.com/mdb)
2. Create a My Dental Benefits account
3. Click “My Oral Health”
4. Add medical condition

**UNITED CONCORDIA®**  
Insuring America's Dental Health

**Create an Account - Step 1 of 4**

Provide Personal Info | Provide account info | Verify Info & Agree | Confirmation

**Your Information**

\*Identification Number:

About Identification Number:

- The Identification Number is displayed on your dental ID card
- If "XXX XX 1234" is displayed on your ID card, enter your full Social Security Number. Do not type the X's.
- The Identification Number is the same for everyone covered on this policy.

\*Your Date of Birth:  (mm/dd/yyyy)

**Whose Information You'll See**

Use the chart below to see whose information will be available within your account.

If you are the...	Your account will show information for...
Policy Holder	you   all active members on the policy
Spouse of the Policy Holder	you   your children/dependents (under age 18)
Child/Dependent of the Policy Holder (over age 18)	you
Child/Dependent of the Policy Holder (age 14-17)	you

NOTE: Children/dependents of the policy holder (under age 14) are not permitted to create an online account.

Cancel Continue

**UNITED CONCORDIA®**  
Insuring America's Dental Health

Members | My Dental Benefits | Dental Health Center

Welcome How may we help you?

Account Summary | Coverage | Claims & Deductibles | Forms | Manage Profile

All information displayed as of 10/23/2012  
[Important Notices & Disclaimers](#)

**Account Summary**

Recent Claims [View Other Claims](#)

Member Name	Date of Service	Dentist	Status	
JANE DOE	No Services Performed	ARNOLD J SINDLER DDS Out-of-Network Dentist	Predetermination	<a href="#">Go to Claim</a>
JANE DOE	09/07/2012	ARNOLD J SINDLER DDS Out-of-Network Dentist	Claim Rejected	<a href="#">Go to Claim</a>
JANE DOE	09/10/2012	GEORGE A BEALEFELD DDS In-Network Dentist	Claim Approved Check issued to Dentist 09/23/2012	<a href="#">Go to Claim</a>
JANE DOE	09/09/2012	GEORGE A BEALEFELD DDS In-Network Dentist	Claim Approved Check issued to Dentist 09/10/2012	<a href="#">Go to Claim</a>
JANE DOE	07/09/2012	GEORGE A BEALEFELD DDS In-Network Dentist	Claim Approved Check issued to Dentist 09/09/2012	<a href="#">Go to Claim</a>

**Member Summary**

Member Name	Date of Birth	Coverage Status	View
JANE DOE	03/31/1955	ACTIVE	<a href="#">View Details</a>

[Why are some members missing?](#)

**Plan Summary** [View](#)

Group Name: CARROLL HOSPITAL CENTER

**Deductibles & Maximums** [View](#)

See if your plan requires you to pay a deductible, or if there are any maximums.

**My Oral Health**

Discover how oral health is a key part of wellness.

[REGISTER to bring wellness full circle](#)

**Find a Dentist**

[Find a dentist in your network](#)

**Am I Covered for:**

Select Procedure

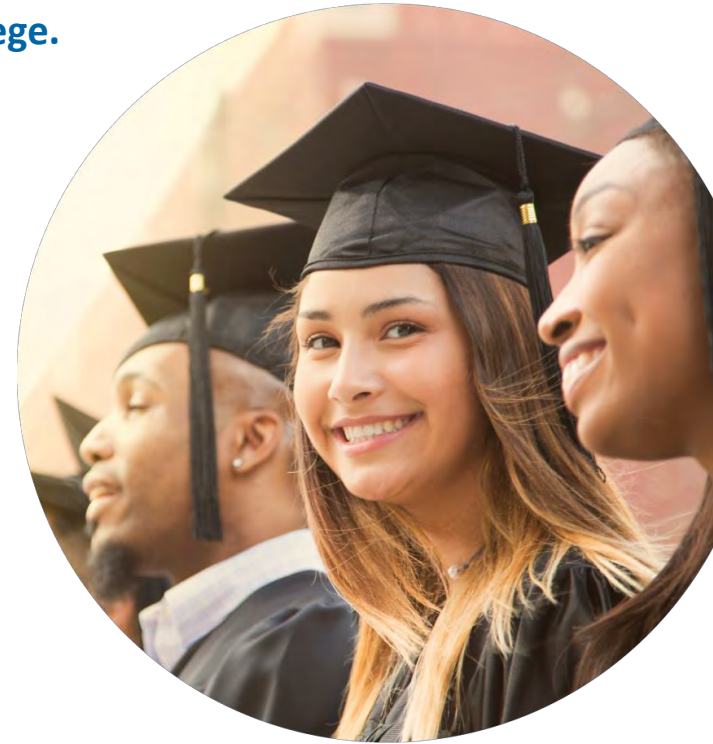
**Need an Identification Card?**

Print My Card

## College Tuition Benefit How Tuition Rewards® Work

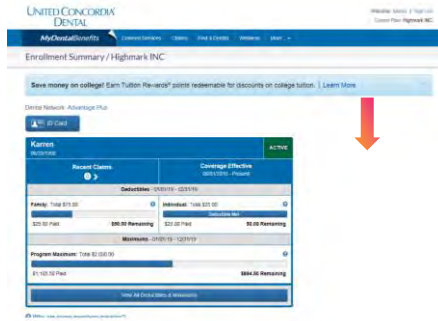
Much like a frequent flier program, employees earn Tuition Rewards® points redeemable for tuition discounts at more than 400 private colleges and universities. **Points can be used to pay up to 1 full year of college.**

- Employees earn 2,000 Tuition Rewards points every year they're covered by United Concordia plans
- **1 Tuition Rewards point = \$1**, so 2,000 points = \$2,000
- The more points employees earn, the bigger their tuition discounts
- Helps eligible students in the policyholder's family afford college, including children, grandchildren, nieces, nephews, stepchildren, godchildren and adopted children
- **Each child enrolled receives a one-time 500 point bonus**





# College Tuition Benefit Member Experience



Tuition Rewards notification bar appears in MyDentalBenefits on the plan's effective date

Learn More links members to the Get Started page



Members must consent to receive information from SAGE Scholars by checking the box and selecting Agree

1

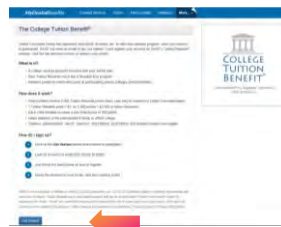
2

3

4

Get Started page provides signup instructions

Get Started button opens member consent form



Confirmation message populates in MyDentalBenefits and instructs member to watch for a welcome email from SAGE



Complete program registration on [UnitedConcordia.CollegeTuitionBenefit.com](http://UnitedConcordia.CollegeTuitionBenefit.com)

*Thank You!*



**DavisVision™**

In all states except New York, Underwritten by HM Life Insurance Company, Pittsburgh, PA.



# Benefits training for NMPSIA

July 2020

# NMPSIA benefits

In-network benefits	Plan design
<b>Frequency – once every:</b>	<b>Premier</b>
Eye examination inclusive of dilation (when professionally indicated)	12 Months
Spectacle lenses	12 Months
Frame <sup>1</sup>	24 Months
Contact lens evaluation, fitting & follow-up care (in lieu of eyeglasses)	12 Months
Contact lenses (in lieu of eyeglasses)	12 Months
<b>Copayments</b>	
Eye examination	\$10
Spectacle lenses	\$15
Contact lens evaluation, fitting & follow-up care	\$0
<b>Eyeglass benefit - frame</b>	
<b>Frame allowance (retail):</b>	Up to \$100 or Up to \$150 at Visionworks <sup>2</sup> Plus a 20% discount on any overage <sup>3</sup>
<b>Davis Vision Exclusive Collection<sup>4</sup> (in lieu of allowance):</b>	
Fashion / Designer / Premier - member charge (if applicable)	\$0 / \$0 / \$0
<b>Eyeglass benefit - spectacle lenses<sup>5</sup></b>	<b>Member charges</b>
Clear plastic single-vision, lined bifocal, trifocal or lenticular lenses (any size or Rx)	Covered
Digital single vision (intermediate)	\$30
Tinting of plastic lenses (solid / gradient)	Covered
Scratch-resistant coating	Covered
Polycarbonate lenses (children <sup>6</sup> / adults)	\$0 / \$30
Ultraviolet coating	\$12
Blue light filtering	\$15
Anti-reflective (AR) coating (standard / premium / ultra / ultimate)	\$35 / \$48 / \$60 / \$85
Progressive lenses (standard / premium / ultra / ultimate)	\$50 / \$90 / \$140 / \$175
High-index lenses (1.67 / 1.74)	\$55 / \$120
Polarized lenses	\$75
Plastic photochromic lenses	\$65
<b>Scratch protection plan: single vision / multifocal lenses</b>	\$20 / \$40

**One-year  
eyeglass  
breakage  
warranty  
included**

# NMPSIA benefits (cont.)

<b>Contact lens benefit</b> (in lieu of eyeglasses)			
<b>Contact lens: materials allowance</b>		Up to \$110 Plus a 15% discount on any overage <sup>3</sup>	
- Evaluation, fitting & follow-up care – standard & specialty lens types		15% Discount <sup>3</sup>	
<b>Exclusive Collection contact lenses<sup>4</sup></b> (in lieu of allowance):			
Materials: disposable or planned replacement: up to		4 or 2 boxes	
- Evaluation, fitting & follow-up care		Covered	
<b>Visually required contact lenses</b> (with prior approval)			
- Materials, evaluation, fitting & follow-up care		Covered	
<b>Additional savings</b>			
Retinal imaging – member charge		\$39	
Additional pairs of eyeglasses		30% discount <sup>3</sup>	
<b>Out-of-network reimbursement schedule: up to</b>			
Eye examination: \$45	Single vision lenses: \$25	Trifocal lenses: \$55	Elective contact lenses: \$110
Frame: \$35	Bifocal/progressive lenses: \$40 <sup>7</sup>	Lenticular lenses: \$80	Visually required CL: \$210
<b>No provider in 20 mile radius out-of-network reimbursement schedule: up to</b>			
Eye examination: \$110	Single vision lenses: \$70	Trifocal lenses: \$145	Elective contact lenses: \$110
Frame: \$130	Bifocal/progressive lenses: \$105 <sup>7</sup>	Lenticular lenses: \$180	Visually required CL: \$1,000

<sup>1</sup> Safety or VDT glasses available in lieu of dress benefit.

<sup>2</sup> Enhanced frame allowance is available at all Visionworks locations nationwide.

<sup>3</sup> Additional discounts not applicable at Walmart, Sam's Club, or Costco locations or where limited by law or manufacturer restrictions.

<sup>4</sup> Collection is available at most participating independent provider offices. Collection is subject to change. Collection is inclusive of select torics and multifocals.

<sup>5</sup> Spectacle lens options may not be available at all locations.

<sup>6</sup> Polycarbonate lenses are covered for dependent children, monocular patients, and patients with prescriptions +/- 6.00 diopters or greater.

<sup>7</sup> Progressive lens reimbursement is in lieu of the bifocal lens reimbursement.

# NMPSIA benefits (cont.)

As we continue our efforts to develop in-network option in the Hobbs, NM area, we'll continue to make it as easy as possible for NMPSIA members in that area to receive care at the best value possible. Impacted members who can't or prefer not to travel to an in-network eye care professional can take advantage of enhanced out-of-network allowances as outlined in the table below.

Covered items	New Mexico Public Schools
Exam	\$110.00
Frame	\$130.00
Single vision	\$70.00
Bifocal	\$105.00
Trifocal	\$145.00
Lenticular	\$180.00
Elective contacts	\$110.00
Visually required contacts	\$1,000.00

## ZIP codes impacted by the enhancement

- 88114
- 88213
- 88231
- 88240
- 88241
- 88242
- 88244
- 88252
- 88260
- 88262
- 88264
- 88265
- 88267

# The Exclusive Collection of Frames

## Covered frames for the whole family

Here's what members get with the Exclusive Collection of Frames:

- Fully-covered frames available
- One-year warranty on broken eyewear (frames or lenses)
- Available at nearly 9,000 independent eye care professional offices nationwide
- Functional and classic designs for all ages

LUCKY \* BRAND

**unlisted**  
A KENNETH COLE PRODUCTION

JONES NEW YORK

*Candie's*  
eyewear

**GANT**  
EYEWEAR

**MOTOR HARLEY-DAVIDSON**  
CYCLES  
EYEWEAR

PERRY ELLIS



More than half  
our members  
choose from the  
Exclusive  
Collection when  
they can.<sup>1</sup>

# Covered contact lenses for members

- Available to members in lieu of eyeglasses
- Plans allow for freedom of choice from a variety of contact lens brands

1-day Acuvue® Moist®  
Acuvue® 2  
Acuvue® Oasys®  
Biofinity®  
Biofinity® Toric

Clearsight™ 1-day  
Frequency® Aspheric  
Acuvue® Oasys® for Astigmatism  
Acuvue® Oasys® for Presbyopia





# Creating and accessing your member account

Our website gives you quick access to your vision benefits information. Member account information is shared by all covered family dependents. Your member account includes useful tools allowing you to access your member ID card, find in-network eye care professionals, and view your list of benefits.

## Step 1

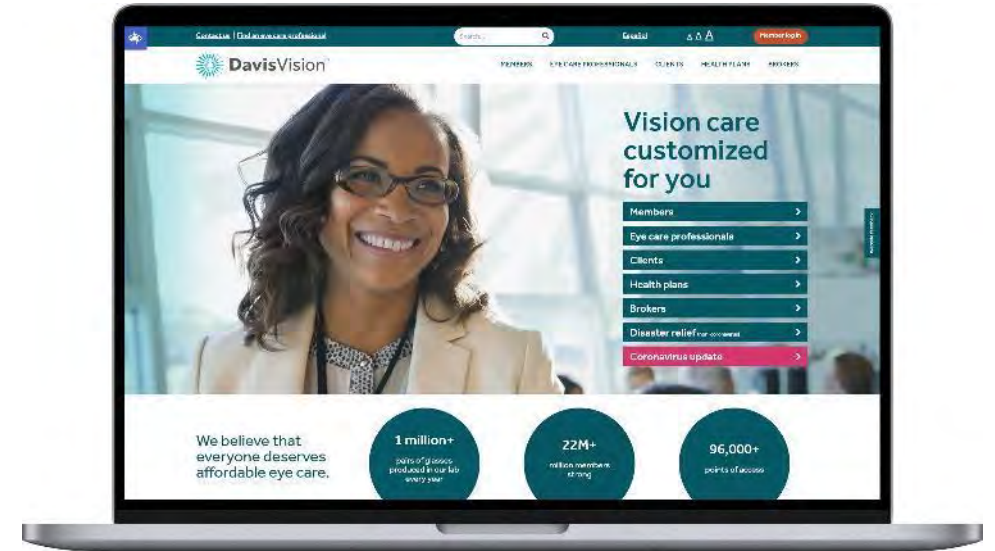
From any page on davisvision.com, select “Member log in” from the navigation.

## Step 2

If you have already set up your account, enter your username and password. Otherwise, click “Register new account.”

## Step 3

From the member registration page, the primary policy holder can set up an account with their own username and password and have immediate access to the secure member area of the website.



# Have questions?

We have answers!

## Join us online

Visit: [davisvision.com/member](https://davisvision.com/member)  
Use your client code: 7129

- Benefit summaries
- Eye care professional locator
- Explore the Exclusive Collection of frames
- Brief educational videos
- Frame try-on tool

## Or, give us a call

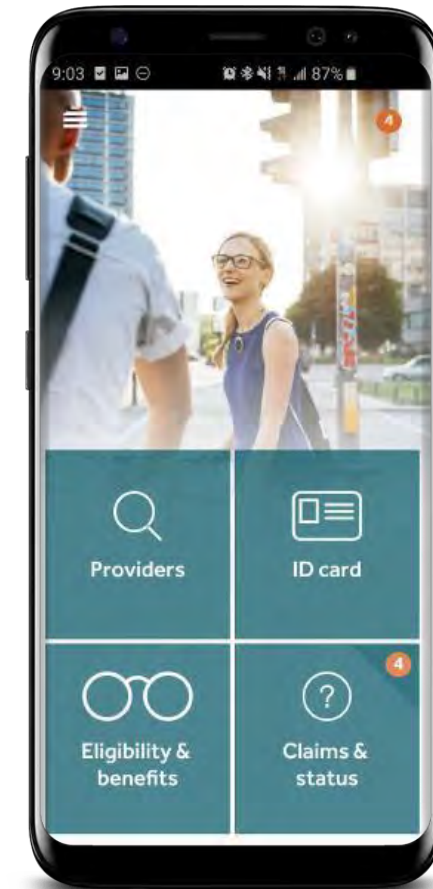
1 (800) 999-5431  
Use your client code: 7129

- Live U.S.-based support (Mountain Time):
  - Monday – Friday 6 a.m. – 9 p.m.
  - Saturday 7 a.m. – 2 p.m.
  - Sunday 10 a.m. – 2 p.m.
- Automated service available 24/7



# Full-featured mobile app and portals

App feature*	Davis Vision	Large national carrier 1	Large national carrier 2
Member ID card	✓	✓	✓
Benefit description and eligibility	✓	✓	✓
In-network eye care professional finder	✓	✓	✓
Tools for mobile use	✓		✓
Available for iOS and Android	✓		✓
Eye care professional search filters	✓	✓	
Integrated maps and directions	✓	✓	
LASIK professional finder	✓	✓	
Out-of-network claim submission	✓	✓	
Vision health resources	✓	✓	
Simple user interface and navigation	✓		
Badge alerts	✓		
Fingerprint login	✓		



**Members can also access their account online.**

# Eyewear options for the whole family\*

Quality vision care at cost-effective prices



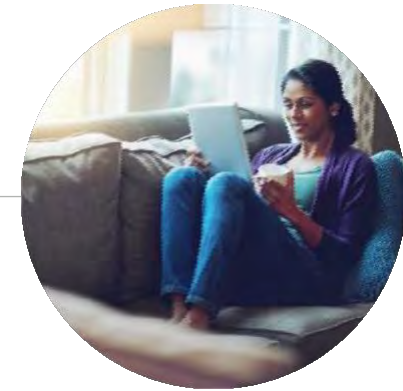
With the Exclusive Collection of frames, members can receive fully-covered frames of up to \$195 in value.



Members can also have a \$100 allowance toward an ECP-supplied frame.



If shopping at Visionworks, members can receive a larger frame allowance of \$150 versus \$100.



Members can buy eyewear online from Glasses.com, Visionworks.com, and 1-800 Contacts.

# Online retailers

## Bringing an online retail experience and a wide product selection

Glasses.com is one of the trusted online stores for popular eyewear brands, including prescription glasses and sunglasses

- Broad price range: optical frames from \$80 to \$480
- Wide product selection including luxury brands, accessible fast fashion, and sport, including Ray-Ban, Oakley, Prada, Ralph Lauren and Michael Kors
- Lens options for every need
- Free shipping and returns
- Customer service available through phone, email, and chat
- Free in-person adjustments after purchase

1-800 Contacts is a widely recognized contact lens retailer in the industry. They have an established reputation for their customer service, backed by an industry-leading Net Promoter Score of 76

- Extensive inventory with 98% orders in stock
- Over 100k SKUs
- Multiple distribution centers across the country to improve delivery speed
- Ease of ordering with 2-click reorders
- Mobile app and prescription upload
- 24/7 live customer service: 90% of calls answered in 10 seconds or less

**GLASSES.COM**

**1800 contacts®**



# Wrapping it all up



Accidents happen, and we have them covered. All glasses covered by a plan come with a free one-year breakage warranty.



Get discounted LASIK procedures through QualSight and discounted hearing aids through Your Hearing Network.



50% off 2<sup>nd</sup> pair of glasses at Visionworks, 30% off 2<sup>nd</sup> pair at another in-network location or an enhanced Visionworks allowance<sup>1</sup>.



Order eyewear from the comfort of anywhere with online retailers including Glasses.com, 1-800 Contacts, and Visionworks.

## Member support options

### Online

Website: [davisvision.com/member](https://davisvision.com/member)

Client code: 7129

### Phone

Number: 1 (800) 999-5431

Client code: 7129

### Online features

- Benefit summaries
- Eye care professional locator
- Explore the Exclusive Collection of frames
- Brief educational videos
- Frame try-on tool

### Hours of operation

- Live U.S.-based support (Mountain Time):
  - Monday – Friday 6 a.m. – 9 p.m.
  - Saturday 7 a.m. – 2 p.m.
  - Sunday 10 a.m. – 2 p.m.
- Automated service available 24/7



# Davis Vision<sup>TM</sup>

from  **VersantHealth<sup>®</sup>**

Davis Vision coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, under policy form series HMP 902-VIS or similar. The coverage or service requested may not be available in all states and is subject to individual state approval.



# New Mexico Public Schools Insurance Authority

Benefits Training 2020 – Putting Knowledge Into Action (Part II)



New Mexico  
Public Schools  
Insurance Authority

Hot Topics for The **Standard** Benefits



# Here With You Today

Martha Quintana

Dedicated On-Site Account Specialist



# How to Continue Life Insurance



# Options to Continue Life Insurance

## 1

### Total Disability

#### Life Waiver

- Approved by The Standard

#### NMPSIA

- Up to 12 months on an approved leave of absence

#### Conversion

#### NMRHCA\*

- Disability retirement

## 2

### Employment Ending

#### Portability

- Insured for 12+ consecutive months
- Less than age 65
- Not disabled

#### Conversion

## 3

### Retirement

#### NMPSIA

- Retiree Life for retirees less than age 65

#### NMRHCA\*

#### Portability

- Insured for 12+ consecutive months
- Less than age 65
- Not disabled

#### Conversion

Resource: [nmpsia.com>Benefits Specialists>Important Documents>Options for Continuing Life Insurance](https://www.nmpsia.com/Benefits-Specialists/Important-Documents/Options-for-Continuing-Life-Insurance)

\* New Mexico Retiree Health Care Authority (NMRHCA) coverage is available to Employers who participate with NMRHCA



# Options to Continue Life Insurance

## NMPSIA Cancellation of Enrollment... Your retirement from...

### ≥ age 65 or disabled:

#### Option 1

- Continue Basic and Additional Life with NMRHCA up to \$60,000 by enrolling with NMRHCA timely
  - Retiree calls NMRHCA 1.800.233.2576 or goes to [nmrhca.org](http://nmrhca.org) to get a General Enrollment Packet

#### Option 2

- Apply to Convert Basic and Additional Life with The Standard

### < age 65 not disabled:

#### Option 1

- Continue Additional Life with NMPSIA until age 65
  - Complete NMPSIA Retiree Life Insurance Application (under age 65)
- NMPSIA Cancellation of Enrollment ... **You have reached the limiting age ...**
  - Retiree calls NMRHCA 1.800.233.2576 or goes to [nmrhca.org](http://nmrhca.org) to get a Change Request Form
  - Continue Additional Life with NMRHCA up to \$60,000 by enrolling with NMRHCA timely

#### Option 2

- Continue Additional Life with NMRHCA up to \$60,000 by enrolling with NMRHCA timely

#### Option 3

- Apply to Convert or Port Basic and Additional Life with The Standard

Resource: [nmpsia.com](http://nmpsia.com)>Benefits Specialists>Important Documents>Options for Continuing Life Insurance

\* New Mexico Retiree Health Care Authority (NMRHCA) coverage is available to Employers who participate with NMRHCA

Be mindful with return to work retirees



# The Claim Process and Employer's Role



# Claim Forms

The information can be sent to The Standard as each section is completed. We will review the claim once all 3 statements are received.



1. Employee Statement
2. Attending Physician Statement
3. Employer Statement

## **For Employer Use Only**

### **Life and AD&D Claims**

**lifepro@standard.com**

Fax: 888.414.0389

### **All Other Claims**

**newclm@standard.com**

Fax: 888.878.3686

### **Conversion and Portability**

**cbt@standard.com**

Fax: 800.331.3397

[Subject: NMPSIA 645549]

# Employer Statements

The Standard requires an Employer Statement for each of the following forms:

- Accelerated Benefit (AB)
- Accidental Dismemberment
- Conversion
- Disabled Child Certification
- Life Claim
- Long Term Disability (LTD)
- Portability
- Specified Disease Benefit (SDB)
- Waiver of Premium (LWOP)

The employer will be required to provide the following employee information as it relates to the claim:

- Employment data
- Insurance benefit enrollment dates
- Base annual earnings
- Original insurance enrollment form and any subsequent changes
- Latest beneficiary designation
- Job description
- Employment application or résumé
- Payroll journals
- Premium payment verification

# Filing a Life Claim

All documents associated with the claim flow through the employer, who must complete the Proof of Death Form (page 2 of the Life claim packet)

The beneficiary is responsible for:

1. Completing the Beneficiary Statement (page 4 of the Life claim packet)
2. Providing a copy of the death certificate
3. Providing a copy of any funeral assignment
4. Returning all documents to the employer benefits office for claim filing

The employer should submit all documents to [lifepro@standard.com](mailto:lifepro@standard.com) with the Subject: NMPSIA 645549 Life Claim for ...



# Leave of Absence



# Leave of Absence (LOA)

When the employer is notified that an employee has been approved for a leave of absence, for any reason or their own health reasons, next steps include:

1. Report LOA to ERISA
2. Monitor benefit waiting period (BWP) for LTD and Life as applicable
  - Submit an Employer Statement (LTD, SDB, AB and/or LWOP)
3. Monitor return to work (RTW)
  - If receiving a benefit, report RTW to ERISA and The Standard, as this affects the LWOP continuation, LTD benefit calculation and/or LTD premium waiver
4. Report retirement
  - Affects LTD benefit calculation



# Resources



# Putting The **Standard** Knowledge Into Action

You are our best resource to educate and communicate The Standard's LTD and Life products to your employees ...

- Point employees to [https://nmpsia.com/The\\_Standard.html](https://nmpsia.com/The_Standard.html)
- Review the **Helpful Information** documents for yourself and your employees
- Explain the no premium cost Basic Life and low premium cost LTD and Additional Life benefits available to them from the NMPSIA Program Guide
- Help your employees understand and appreciate the benefits you offer

# Resources for The Standard



## **Dedicated Line for Customer Service**

Toll-free [888.609.9763](tel:888.609.9763) ext. 0957

Or [505.412.9425](tel:505.412.9425)



## **Website for The Standard Information**

[https://nmpsia.com/  
The\\_Standard.html](https://nmpsia.com/The_Standard.html)

Submit Questions via Chat





The information contained in this presentation is only a brief description of the group insurance policies sponsored by New Mexico Public Schools Insurance Authority (NMPSIA). The controlling provisions will be in the group policy issued by Standard Insurance Company (The Standard). The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and NMPSIA may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms.

For answers to commonly asked questions, costs, exclusions, limitations and reductions, please review the Certificate of Insurance [http://www.standard.com/eforms/16927\\_645549.pdf](http://www.standard.com/eforms/16927_645549.pdf) and [http://www.standard.com/eforms/16928\\_645549.pdf](http://www.standard.com/eforms/16928_645549.pdf) for more detailed information.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland Ore., in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 360 Hamilton Avenue, Suite 210, White Plains, N.Y. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.



# Closing Remarks

- Review Questions and Answers from Chat
- Erisa Staff Introductions (if time permits)
- Preview – Part III
- Farwell Until Tomorrow





Erisa Administrative Services, Inc.

# Meet Your Benefits Specialists



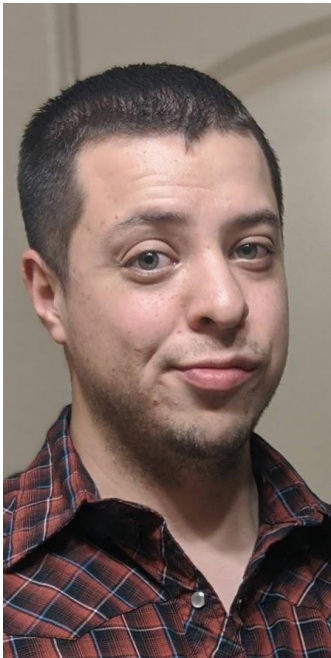
Gustavo Rascon



Jackie Martinez



Chere Garcia



Kevin Garcia



Melissa Morales



Lourdes Rael



Michelle Alarid



Michelle Aragon