



New Mexico Public Schools Insurance Authority

Created 1986 - Statutes 22-29-2 and 22-29-4

2025 Regional Training Know Your NMPSIA Benefits

MARTHA QUINTANA
DEPUTY DIRECTOR

MARTHA.QUINTANA@PSIA.NM.GOV

410 Old Taos Highway
Santa Fe, New Mexico 87501

Phone: 505.988.2736 • 1.800.548.3724 • Fax: 505.983.8670

Website: <https://nmpsia.com/>

KAYLEI JONES
BENEFITS/WELLNESS MANAGER

KAYLEI.JONES@PSIA.NM.GOV

*Welcome to the 2025
Regional Training*



Table of Contents

- ❖ Welcome • Opening Remarks • Benefit Changes 2026 by NMPSIA
- ❖ Galileo Virtual Primary Care by Blue Cross Blue Shield
- ❖ Importance of Oral Wellness by Delta Dental
- ❖ Travel Assistance and Life Services Toolkit by The Standard
- ❖ Wellness Programs by Presbyterian Health Plan
- ❖ Wellness of the Eyes by Davis Vision
- ❖ Smiles for Health Wellness by United Concordia Dental
- ❖ Musculoskeletal Surgical Services by Lantern
- ❖ Transform Diabetes Care Program by CVS Caremark
- ❖ Teledentistry by BlueCare Dental
- ❖ Administrative Initiatives by EASI • Closing Remarks by NMPSIA

Benefit Changes January 2026

Medical Plan Design	High Option PPO Benefits			
	Current		Effective January 1, 2026	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	\$750 person, \$1,500 family	\$1,500 person, \$3,000 family	\$825 person \$1,650 family	\$3,000 person \$6,000 family
Coinsurance	20%	40%	25%	50%
Medical Out-of-Pocket Maximum	\$4,100 person, \$8,200 family	\$9,500 person, \$19,000 family	\$4,500 person, \$9,000 family	\$10,000 person, \$20,000 family
Office Visits - Primary Care	\$25 copay (deductible waived)	40% coinsurance after deductible	\$30 copay (deductible waived)	50% coinsurance after deductible
Office Visits - Specialist	\$50 copay (deductible waived)	40% coinsurance after deductible	\$55 copay (deductible waived)	50% coinsurance after deductible
Office Visits - Urgent Care	\$50 copay (deductible waived)	40% coinsurance after deductible	\$55 copay (deductible waived)	50% coinsurance after deductible
Emergency Room	\$450 copay (deductible waived)		\$550 copay (deductible waived)	
Inpatient Hospital Stay	20% coinsurance after deductible	40% coinsurance after deductible	25% coinsurance after deductible	50% coinsurance after deductible
Outpatient Surgery	20% coinsurance after deductible	40% coinsurance after deductible	25% coinsurance after deductible	50% coinsurance after deductible
Ambulance / Emergency Air Transport	\$50 copay/trip (deductible waived)		\$55 copay/trip (deductible waived)	

Benefit Changes January 2026

Medical Plan Design	Low Option PPO Benefits			
	Current		Effective January 1, 2026	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	\$2,000/person, \$4,000/family	\$4,000/person, \$8,000/family	\$2,200/person, \$4,400/family	\$6,000/person, \$12,000/family
Coinsurance	25%	50%	30%	60%
Medical Out-of-Pocket Maximum	\$4,100/person, \$8,200/family	\$9,500/person, \$19,000/family	\$5,500/person, \$11,000/family	\$10,000/person, \$20,000/family
Office Visits - Primary Care	\$30 copay (deductible waived)	50% coinsurance after deductible	\$35 copay (deductible waived)	60% coinsurance after deductible
Office Visits - Specialist	\$60 copay (deductible waived)	50% coinsurance after deductible	\$70 copay (deductible waived)	60% coinsurance after deductible
Office Visits - Urgent Care	\$60 copay (deductible waived)	50% coinsurance after deductible	\$70 copay (deductible waived)	60% coinsurance after deductible
Emergency Room	\$450 copay after deductible		\$550 copay after deductible	
Inpatient Hospital Stay	25% coinsurance after deductible	50% coinsurance after deductible	30% coinsurance after deductible	60% coinsurance after deductible
Outpatient Surgery	25% coinsurance after deductible	50% coinsurance after deductible	30% coinsurance after deductible	60% coinsurance after deductible
Ambulance / Emergency Air Transport	25% coinsurance after deductible		30% coinsurance after deductible	

Benefit Changes January 2026

Medical Plan Design	Exclusive Provider Organization (EPO) Option	
	Current	Effective January 1, 2026
	Narrow Network	Discontinued
Deductible	\$500/person, \$1,000/family	Discontinued
Coinsurance	20%	Discontinued
Medical Out-of-Pocket Maximum	\$3,250/person, \$6,500/family	Discontinued
Office Visits - Primary Care	\$25 copay (deductible waived)	Discontinued
Office Visits - Specialist	\$35 copay (deductible waived)	Discontinued
Office Visits - Urgent Care	\$35 copay (deductible waived)	Discontinued
Emergency Room	\$150 copay plus 20% coinsurance per visit after deductible	Discontinued
Inpatient Hospital Stay	\$500 facility copay per admission plus 20% coinsurance after deductible	Discontinued
Outpatient Surgery	\$150 copay plus 20% coinsurance after deductible	Discontinued
Ambulance / Emergency Air Transport	\$25 copay (deductible waived)	Discontinued

Benefit Changes January 2026

Prescription Drug Pharmacy Benefit	Current Plan	NEW for High Option Medical	NEW for Low Option Medical
		Effective January 1, 2026	
Out-of-Pocket Maximum (Employee/ Family)	\$3,000/\$6,000 for High and Low Option \$3,100 for EPO Option	\$3,000/\$6,000	\$3,000/\$6,000
Generic Drugs Retail 30-Day Fill Copay	\$10	\$10	\$15
Generic Drugs Retail 31-90 Day Fill Copay	\$22	\$22	\$35
Generic Drugs <u>Mail Order</u> 31-90 Day Fill Copay	\$22	\$22	\$35
Preferred Brand Drugs Retail 30-Day Fill Copay	30% Coinsurance or Min \$30 to Max \$60	30% Coinsurance or Min \$30 to Max \$75	30% Coinsurance or Min \$45 to Max \$112
Preferred Brand Drugs Retail 31-90 Day Fill Copay	\$60	\$150	\$175
Preferred Brand Drugs <u>Mail Order</u> 31-90 Day Fill Copay	\$60	\$150	\$175
Non-Preferred Brand Drugs Retail 30-Day Fill	70% Coinsurance	70% Coinsurance	70% Coinsurance
Non-Preferred Brand Drugs Retail 31-90 Day Fill	70% Coinsurance	70% Coinsurance	70% Coinsurance
Non-Preferred Brand Drugs <u>Mail Order</u> 31-90 Day Fill	70% Coinsurance	70% Coinsurance	70% Coinsurance
Specialty Generic Drugs 30-Day Fill	\$55	\$55	\$55
Specialty Preferred Brand Drugs 30-Day Fill	\$80	\$80	\$120
Specialty Non-Preferred Drugs 30-Day Fill	\$130	\$130	\$170



New Mexico Public Schools Insurance Authority

2025 Regional Training



**BlueCross
BlueShield**
of New Mexico



**New Mexico
Public Schools
Insurance
Authority**

NEW!

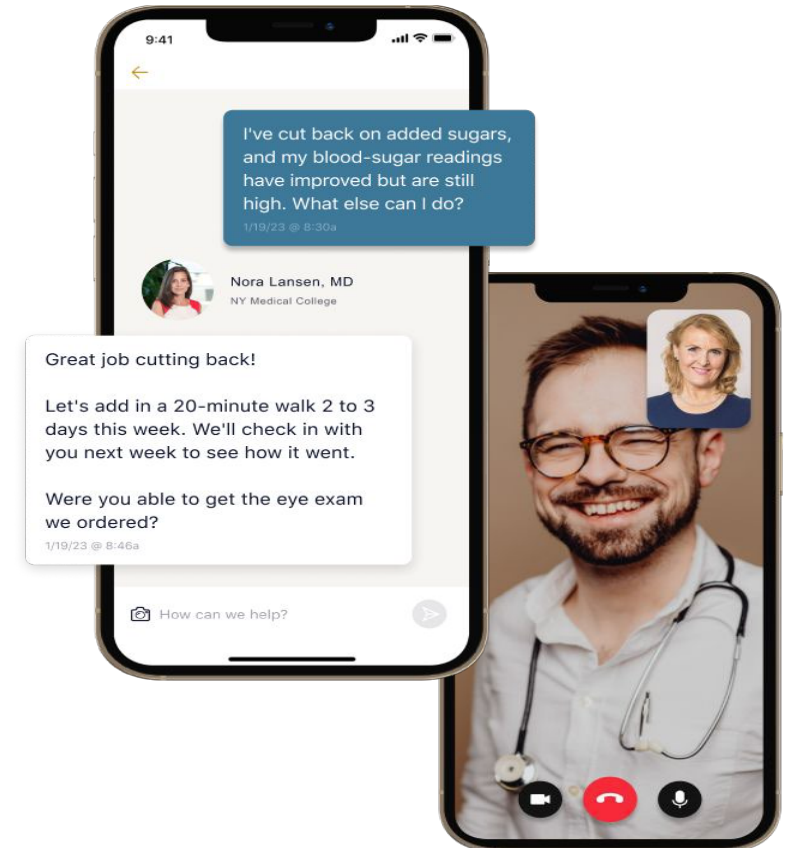
galileo

Bring the Doctor's Office to You – On Your Schedule

Galileo offers a smarter way for you and your family to get the care you need, from the medical team you deserve.

All in a single app.

- Care for most conditions, from colds and UTIs, to diabetes and depression
- 24/7, ongoing access to expert providers with national expertise
- Manage your health questions and conditions with the app
- The cost of care from Galileo depends on the type of services rendered
- Visit galileo.health/bcbsnm or download the Galileo app from the Google Play Store or Apple App Store



Galileo is part of the BCBSNM PPOSM Network



Convenient care on your schedule

From the common cold and UTIs, to depression and diabetes, our team treats hundreds of conditions on the Galileo app.

Don't have a doctor? Galileo can be your primary care provider, saving you money and keeping you healthier in the long run.

Already have a doctor? We can help you when you can't get an appointment, need care after-hours, or don't have time for an in-person visit.

We save you time and money compared to a traditional doctor's office visit.

Office Visit	Galileo
Wait weeks for an appointment	Same-day care
Take time off work and figure out logistics	Talk to a doctor anytime, from anywhere
One doctor juggling multiple cases	World-class medical team
Waiting room + short 10 minute visit	On-going care by message and video



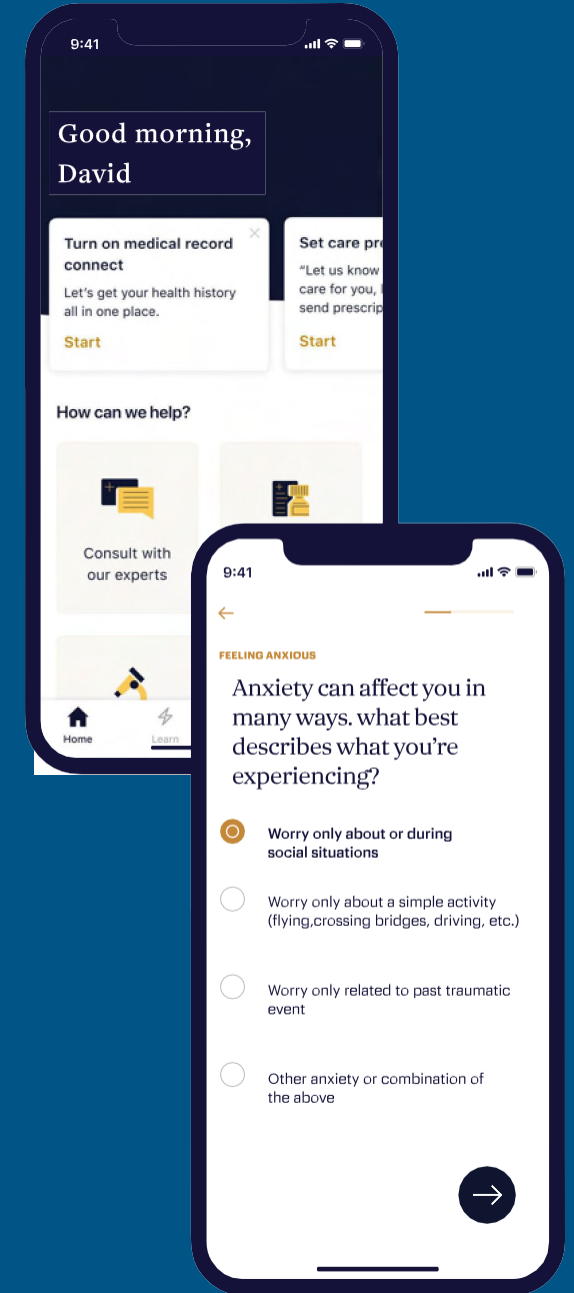


Galileo is designed to provide the highest-quality care, in a way that's convenient and accessible for you. Here's how we're different from other virtual care experiences you may have had.

We'll **learn about your health history** in order to understand how to best care for you. Whenever you request care with Galileo, we'll ask you a few questions first to get to know more about what you're experiencing.

We'll **connect you with the right provider** for your health needs. Galileo providers have access to condition-specific experts they collaborate on cases with, to ensure your diagnosis and treatment plan is the best it can be.

We're your **ongoing partner in care**. Galileo is here for you whenever you need, as often as you need. This allows our providers to get to know you over time, resulting in higher-quality care that improves your health for the long-run.





High-Quality Virtual Primary Care That's Always Available



Our team is available 24/7. Here's how you can connect with our providers.

In-App Message

Connect with a Galileo provider at your convenience via chat in the app

Message us anytime!

Phone or Video

Start by chatting in the app and ask to schedule a video consult. You can also provide your phone number and time to be called.

This is great for: new member introductory visits*, annual wellness visits, and whenever you'd prefer to speak to a provider instead of message.

* Some states require a video visit to establish care, including:
AR, DE, ID, IN, KS, MN, NM, RI, WV



When to Use

Expect a response within 15 minutes for urgent issues, and up to 12 hours for non-urgent issues, subject to demand and patient response time.



Urgent care

Instead of spending hours waiting in the ER, start a case with Galileo.

Acute care

For health needs that come up unexpectedly and cause you concern or discomfort, such as a stomach bug, cold, cough, flu, infection, or injury.

Chronic conditions

For conditions such as diabetes, asthma, or high blood pressure, Galileo provides you with an ongoing care plan. This includes regular check-ins, reminders for prescription refills and in-person exams that might be needed.

Prior authorizations

Our team can assist with prior authorizations to cover a medication, procedure, or medical equipment.

Preventive care

Galileo can do your annual checkup. We'll gather your history and provide you with an overall picture of your health and guide you for the labs or tests you may need in person.

Lab test orders

Galileo will request lab orders from the most convenient lab based on your location. As a standard, we refer to Quest Diagnostics or Labcorp in order to get the fastest results, but if you prefer a different location, just let us know.

Primary care

We can be your primary care provider, or supplement your care when it's hard to get in to see your current one. With your permission, we can share information with them on our cases and interactions.

Specialty referrals

Thanks to our in-house specialists, Galileo can handle over 90% of cases. For those that we cannot handle in-house, we'll refer you to the most convenient in-network specialist. Some specialist offices require a primary care referral, and we can help you with the paperwork and appointment scheduling, if preferred.

Mental health care

Galileo can screen for and treat stress, anxiety, and depression. When needed, we can also help you find and schedule appointments with a therapist. Our team will also check in with you regularly.

galileo[®]

How to Use



1 Create your Galileo account

- Download the app and provide your health plan member ID
- Need help? Email support@galileohealth.com
- Note: Due to protected health information, all dependents require a separate account with a unique email address to use Galileo.

2 Talk to a provider

- Tap **Consult our medical experts** from the home screen
- Let us know how we can help
- Complete a short intake form to help providers give you the best care
- We'll review your case - expect a response within 15 minutes for urgent issues, and up to 12 hours for non-urgent issues

REQUEST CARE

Type in your symptoms or condition, or just tap *Tell us what you're feeling*.

SHORT INTAKE

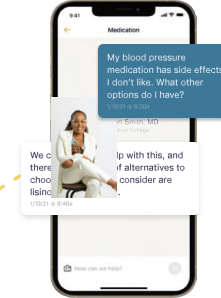
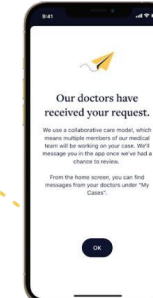
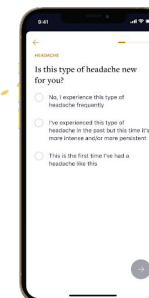
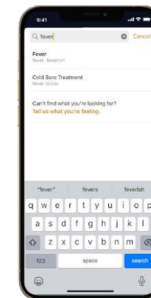
Answer a few quick questions about what you're experiencing.

ROUTING

Your request will be routed to the appropriate providers.

CARE PLAN

A provider will reach out about your care.



3 Need help with an administrative task?

- Tap **Ask our patient support team** from the home screen
- Let us know how we can help - our team can help with finding care based on cost, location, and any other preferences, or support with your medical forms, records exchange, and more.

Tip: Make sure your notifications are on so you can see when Galileo sends you a message!



Tips For the Best Experience

- Turn on your notifications in the app, so you don't miss a response from a provider.
- Want to do a video call or speak by phone to a provider? Just ask in your case message.
- Every Member of your family needs their own Galileo account. Use a unique email address for each family member.
- Think of us as your go-to-partner for healthcare, instead of a one-time resource. The more we get to know you, the higher-quality care you'll received.
- Please note by law, Galileo cannot prescribe controlled substances and the majority of non-urgent pediatric care must be treated in person.

All care through Galileo is 100% confidential.



What Galileo Can Help With



Coughs, colds, flu

Stomach issues

Infections

Minor injuries or burns

Fever

Aches and pains

Allergies and rashes

Sleep issues

Asthma

Skin issues, acne, insect bites

**Gender-affirming care and
care coordination**

Women's health

Men's health

Sexual health

Sports medicine

Weight management

Diabetes

Hypertension

**Stress, anxiety, and
depression**

Annual wellness visit

Lab orders and readings

Medication management

And more...

All care through Galileo is 100% confidential.

AboutGalileo



[Link](#) to video

Contact Information

Lisa Guevara

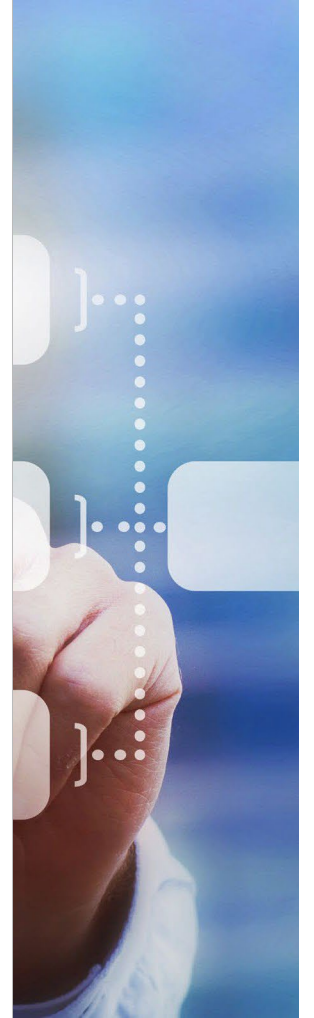
Account Executive

lisa_guevara@bcbsnm.com

505-816-4096



Appendix



The strength of BlueSM



NUMBER 1

brand in health care



OVER 118 MILLION

members



**MORE THAN
2 MILLION**

unique, in-network providers



98%

of claims paid at in-network rates

Blue Access for MembersSM

Tools at Your Fingertips

- View, print, download or re-order your member ID card
- Confirm your coverage and eligibility information
- Find in-network doctors, hospitals and other health care providers
- Review claims for medical, pharmacy and dental services* all in one place

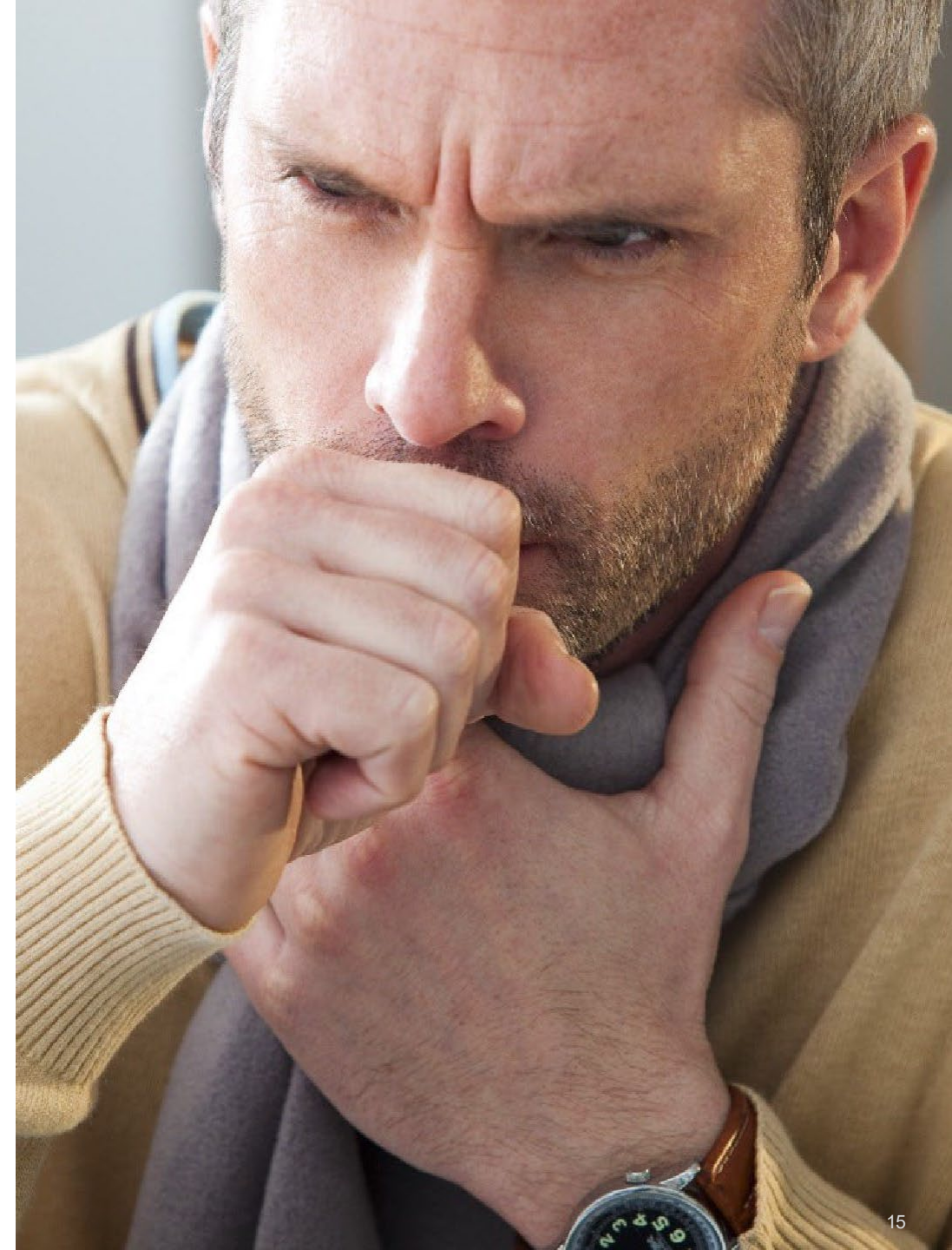


Get Care When and Where You Need It

- Whether you're at home or traveling, access to an independently contracted, board-certified doctor is available 24/7.
- You can speak to an MDLIVE® doctor immediately or schedule an appointment for a time that works for you.
- MDLIVE doctors can help treat many non-emergency conditions.
- A Virtual Visit may be a better alternative to the emergency room or urgent care center.
- **No Copay**

Virtual Visits may be limited by plan. For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans.

MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of New Mexico. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE® and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission.



How Virtual Visits Work

CONNECT

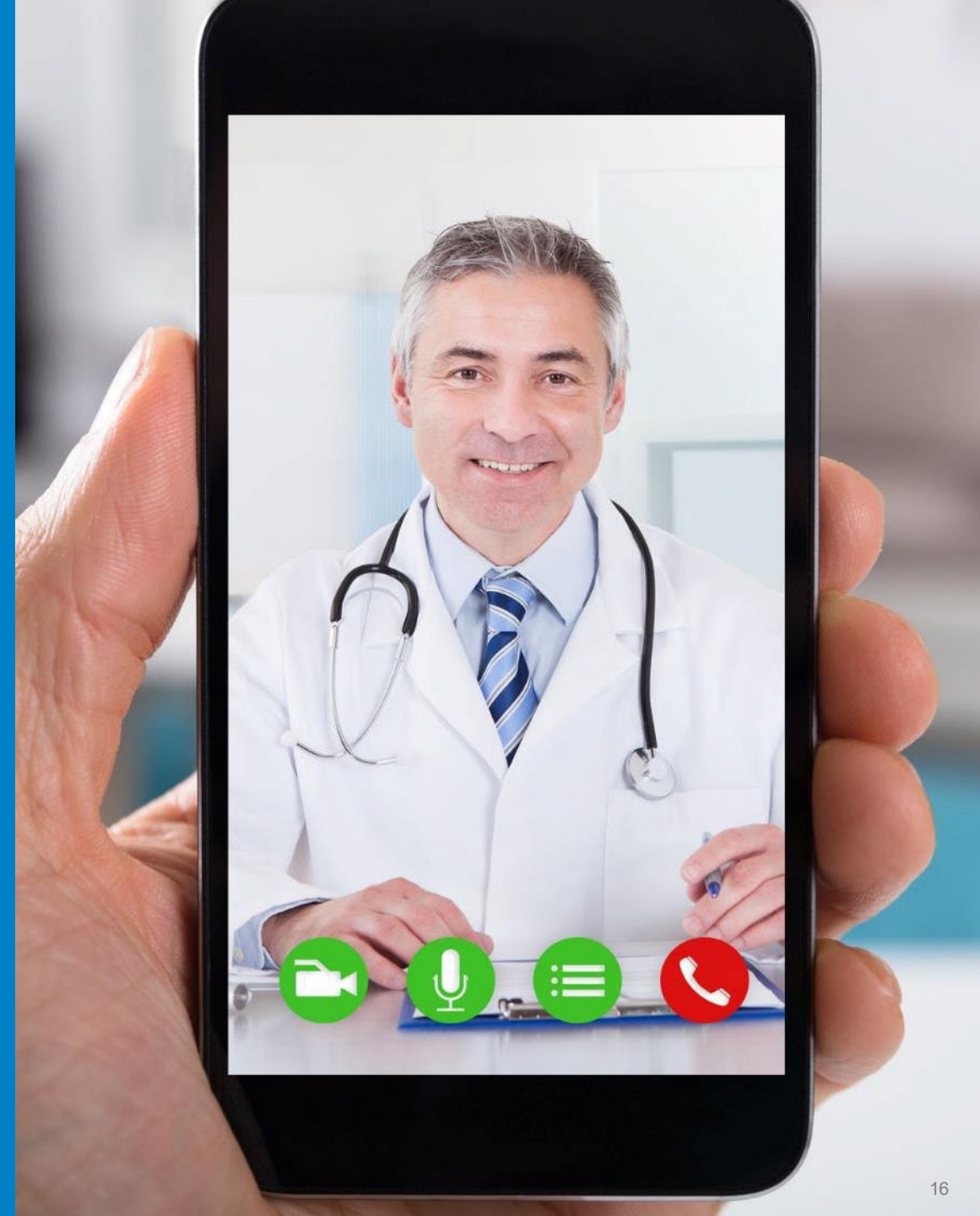
Access where mobile app, online video or telephone service is available

INTERACT

Real-time consultation with an independently contracted, board-certified doctor or therapist

DIAGNOSE

Prescriptions sent to a pharmacy of your choice (when appropriate)





Secure messaging and
complimentary assessments



Online video



Mobile app

Behavioral Health Virtual Visits

Powered by
MDLIVE

- Diagnostic assessment
- Ongoing counseling
- E-prescribing
- Ongoing medication management

Therapy Is With Licensed Providers

- Psychologists
- Psychiatrists
- Professional counselors
- Marriage/family therapists
- Clinical social workers
- Alcohol/drug/addiction counselors

Activate Your MDLIVE Account Today!

Call MDLIVE at 888-858-5074

Go to MDLIVE.com/bcbsnm

Text BCBSNM to 635-483

Download the MDLIVE app

- Speak with a health service specialist to confirm a virtual visit is right for your situation, or get other assistance
- If you need a visit you can speak with a doctor right away, or schedule a future appointment
- You can also call Customer Service to activate your account, schedule a visit, or if you have questions or need help.



New Mexico Public Schools Insurance Authority

Regional Training – Summer 2025



 **DELTA DENTAL[®]**

Delta Dental Plan of New Mexico



Serving New Mexico Since 1971



The Importance of Oral Wellness


brought to you by


Delta Dental of New Mexico



Don't Cancel on Your Dentist

- 🥒 **Regular dental visits can prevent many oral health problems** or help identify them earlier when treatment may be simpler and more affordable.
- 🥒 Every dollar you spend on **preventive care**, such as brushing and dental cleanings, may save you money later in restorative care and emergency procedures.
- 🥒 **Tips for a healthy smile:**
 - 🥒 **Find a dentist** who makes you comfortable and whose schedule and location are convenient so you keep those appointments! For help, use the dentist search tool on your dental carrier website.
 - 🥒 **Brush twice a day** for two minutes each time, and floss daily. This is the best way to fight tooth decay and gum disease.
 - 🥒 Sugary beverages can wreak havoc on your smile so limit your intake of sodas and sports and juice drinks. **Make water your beverage** of choice.

Preventive dental visits



Don't Cancel on Your Dentist

Regular dental visits can prevent many oral health problems or help identify them earlier when treatment may be simpler and more affordable.¹

In fact, every dollar you spend on preventive care, such as brushing and dental cleanings, may save you money later in restorative care and emergency procedures.²

Tips for a healthy smile:

- Find a dentist who makes you comfortable and whose schedule and location are convenient so you keep those appointments! For help, use the dentist search tool on our website.
- Brush twice a day for two minutes each time, and floss daily. This is the best way to fight tooth decay and gum disease.³
- Sugary beverages can wreak havoc on your smile, so limit your intake of soda pop and sports and juice drinks. Make water your beverage of choice.

¹ American Dental Association, "Common Questions About Going to the Dentist," web. ² Delta Dental Plan Association, "Stay Healthy and Save Money with Preventive Dental Care," web.

Keeping your smile healthy is an important part of keeping your body healthy. For tips, tools and resources to help you improve and maintain your oral and overall health and wellness, visit Delta Dental's website.

FD-632-6 Delta Dental of Arkansas, Indiana, Kentucky, Michigan, New Mexico, North Carolina, Ohio, and Tennessee 06/2021

Finding an In-Network Dental Provider

On the Web

It's easy to find a Delta Dental dentist near you with our provider search tool:

1. Go to: <https://www.deltadentalnm.com/member/nmpsia-members/> or click the “Find a Dental Provider” button located on the top of every page on our website.
2. Choose a Specialty and your Plan network from the drop-down menus
3. Click Find Dental Providers to see a list of nearby dental providers meeting your search criteria

Member Portal

Make the most of your dental benefits with your online member portal. Find a dentist, view your ID card, view benefits, and get an oral health risk assessment.

Mobile App

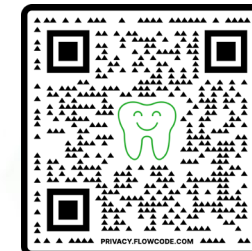


You can also view your benefits anytime, via the mobile app. Download it on the Apple App Store or get it on Google play today!

On the Phone

You can also find a dentist **24/7** through our automated phone system by calling us at **(505) 855-7111** or **(877) 395-9420**

The screenshot shows the Delta Dental website's header with navigation links: 'Find a Dental Provider', 'Cost Estimator', 'Contact Us', and 'Sign-In/Register'. A red box and arrow point to the 'Find a Dental Provider' button. Below the header, a search form titled 'Find a dental provider' is displayed. It includes a 'Specialty' dropdown menu with 'Any specialty' selected, a 'Plan network' dropdown menu with 'Select network plan' selected, a 'Dentist last name' field with 'Provider's last name (optional)' placeholder, and a 'Search by current location' section with 'Yes' selected. A 'Find dental providers' button is at the bottom of the form.



Or Scan the QR Code to Find a Dental Provider Near You Now!

Toothbrush Truths

Toothbrush care

DELTA DENTAL

Toothbrush Truths

Your toothbrush can play a big role in your daily routine. It can keep your teeth healthy and bright. But a newer, cleaner toothbrush could also play a key part in not only your oral health, but overall health.

Your mouth is the gateway to your body and is also a great place for harboring bacteria. These bacteria can make you sick, plus cause tooth decay and gum disease.

That's why proper toothbrush care is important. An old, frayed toothbrush is less effective in removing plaque and keeping your teeth, gums and mouth clean. The American Dental Association recommends replacing your toothbrush every three to four months.¹ Additionally, a toothbrush can actually carry lingering germs from the moment you open the package, so rinsing and keeping your toothbrush clean are necessary factors in maintaining a healthy mouth and body.

Along with taking care of your teeth, your toothbrush needs to be taken care of as well. This will help ensure that it's an even stronger ally in your everyday oral health.



Did you know?

You should brush your teeth two times a day for two minutes each time.

>>>

Your toothbrush can play a big role in your daily routine. It can keep your teeth healthy and bright. But a newer, cleaner toothbrush could also play a key part in not only your oral health, but overall health.

- 🌶️ Don't share your toothbrush with others.
- 🌶️ Thoroughly rinse your toothbrush after each use with water to remove any remaining toothpaste and debris.
- 🌶️ Make sure your toothbrush is dry before placing it inside a toothbrush cover. Bacteria thrive in warm, moist places.
- 🌶️ Wash your hands before and after brushing as they carry additional forms of bacteria.
- 🌶️ Don't forget to replace your toothbrush every three to four months or when the bristles start to fray.

Flossing 101

We all know that brushing your teeth twice a day is a good way to keep your mouth and teeth healthy. Yet, while a toothbrush is effective in cleaning the exposed surfaces of a tooth, the bristles often can't get those "hard-to-reach" areas between the teeth. That's why flossing needs to be part of your daily oral health routine, too.

- 🌱 Dental floss should be used at least once a day for two to three minutes.
- 🌱 Pick a time of day to floss and stick to it.
- 🌱 If you notice soreness or a bit of blood, don't give up! This will go away with continued flossing, which will be a sign that your gums are getting healthier.
- 🌱 If you continue to find flossing difficult, ask your dentist about helpful tips or other options.

Flossing

DELTA DENTAL

Flossing 101

We all know that brushing your teeth twice a day is a good way to keep your mouth and teeth healthy. Yet, while a toothbrush is effective in cleaning the exposed surfaces of a tooth, the bristles often can't get those "hard-to-reach" areas between the teeth. That's why flossing needs to be part of your daily oral health routine, too. By skipping the floss, you may be missing up to 40 percent of the surface area of your teeth! Dental floss can work hand-in-hand with your toothbrush to remove more plaque effectively.¹


Available in a variety of forms—floss can be found unwaxed or waxed, flavored or unflavored, and in regular or wide. For the most part, the type you choose is completely up to you. You might find waxed floss easier to use between tight teeth or restorations while unwaxed floss will spread out its fibers during use for greater tooth contact. You can also find pre-threaded floss—floss attached to a toothpick or a handle—which some people find easier to use.

Don't forget...kids also need to floss! As soon as your child has two teeth that touch, flossing should start. The sooner you add flossing into the brushing routine, the easier it will be for kids to continue this healthy oral hygiene habit as they get older.


Did you know?

Failure to remove plaque from all tooth surfaces is the main cause of tooth decay, gum disease and bad breath.

»»



Avoiding Oral Cancer



Avoiding Oral Cancer

According to the American Cancer Society, more than one-third of women and nearly one-half of men in the United States will be diagnosed with cancer during their lifetime. **This group includes the over 39,000 Americans diagnosed with oral cancer each year.¹** When detected in the early stages, oral cancer is one of the more treatable cancers.



Why Early Detection Matters

Less than half of oral cancer patients will fully recover, and those who do often experience facial disfigurement or other life-altering complications. Even though the five-year survival rate has steadily improved since 1975², more than 7,500 Americans die from oral cancer each year¹. Early diagnosis of oral cancer is the answer – if caught early, the five-year survival rate jumps to 80-90 percent.³




What You Should Know

Oral cancer can affect any part of your mouth, including gums, cheeks, tongue and lips. Though oral cancer can be difficult to detect in the early stages, symptoms to be aware of include small red or white spots, and mouth sores that don't heal.



People who use tobacco products or consume excessive amounts of alcohol tend to have a higher risk for oral cancer, and those who use tobacco products and consume alcohol in excess have the highest risk. But 25 percent of oral cancer patients have no known risk factors. In fact, the fastest growing segments of the U.S. population being diagnosed are non-smokers under the age of 50.



What You Can Do

Most people visit their dentist more frequently than their physician. During a routine visit, dental professionals are able to detect many diseases early, including oral cancer. In addition to doing a thorough examination, your dentist can use a quick and painless diagnostic tool called a brush biopsy to test any unexplained red or white spots in your mouth. This tool can identify and analyze both precancerous and cancerous cells. Other types of biopsies may also be completed by the dentist, if needed.

Remember, both prevention and early detection are key components to keeping oral cancer at bay – and maybe even saving a life!

¹American Cancer Society, Cancer Facts & Figures 2015. ²National Institute of Dental and Craniofacial Research 2014. ³American Cancer Society, Surveillance Research 2014.

For more information visit - DeltaDentalNM.com

Delta Dental of New Mexico
Serving New Mexico Since 1971.

According to the American Cancer Society, more than one-third of women and nearly one-half of men in the United States will be diagnosed with cancer during their lifetime. This group includes the over 39,000 Americans diagnosed with oral cancer each year. When detected in the early stages, oral cancer is one of the more treatable cancers.



Why Early Detection Matters



Less than half of oral cancer patients will fully recover, and those who do often experience facial disfigurement or other life-altering complications.

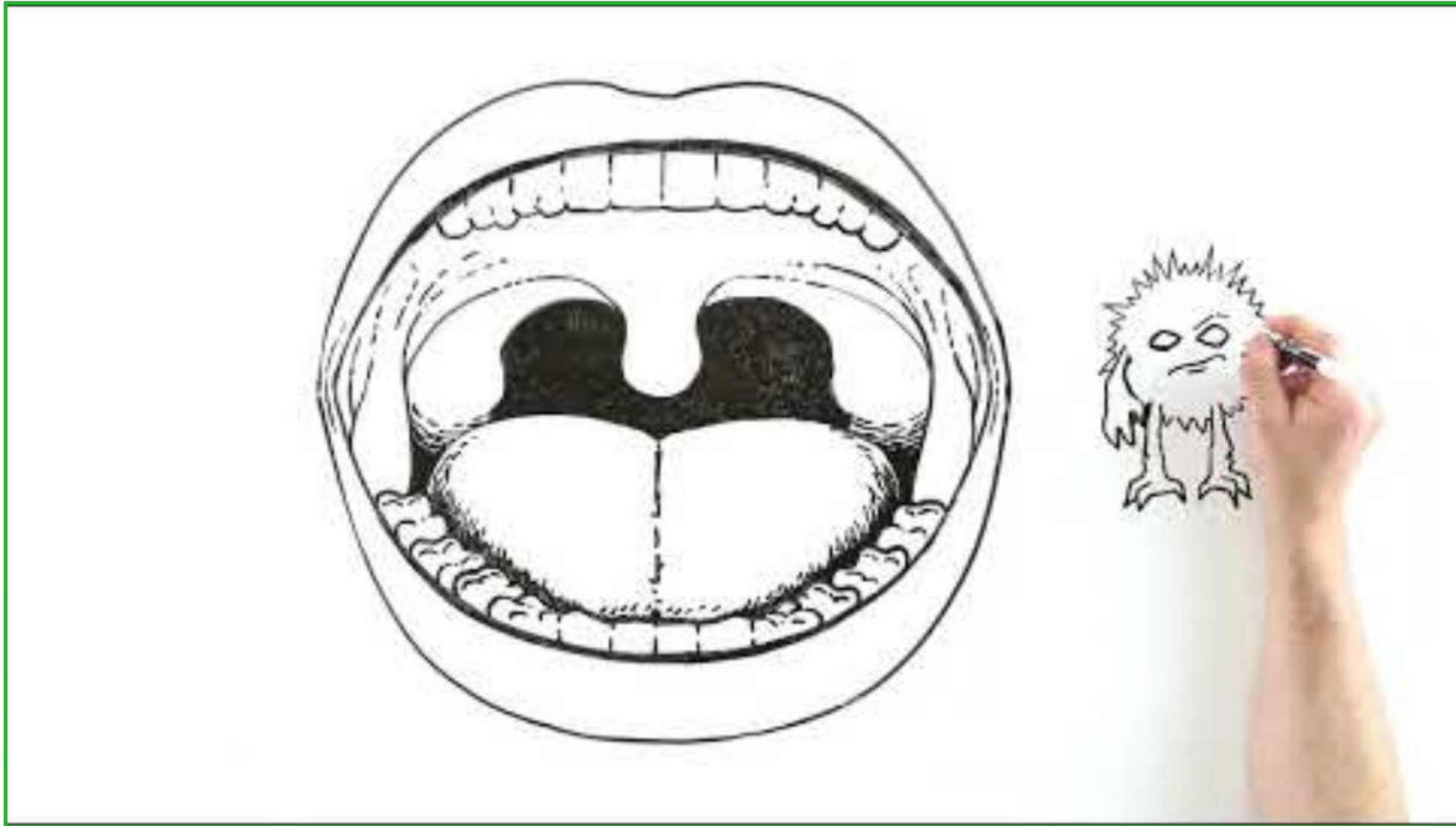


What You Should Know



Oral cancer can affect any part of your mouth, including gums, cheeks, tongue and lips. Though oral cancer can be difficult to detect in the early stages, symptoms to be aware of include small red or white spots, and mouth sores that don't heal.

Oral Cancer – We Need to Talk About It – **Video**



Rethink Your Drink – Choose Water


Sugar-sweetened beverages (SSBs) are beverages with added sugar. These drinks include soda pop, juice/fruit drinks, sweetened teas/coffees, flavored waters, chocolate milk, and sports and energy drinks. Consumption of SSBs can lead to tooth decay and other health issues in both children and adults.

🍋 Instead of reaching for an SSB, reach for a cold glass of water instead!

🍋 Add zest to your water with fresh fruit slices such as lemon or lime.

🍋 Did you know that drinking soda pop nearly doubles the risk of cavities in children.

🍋 Brush with fluoride toothpaste twice a day for two minutes each time, and floss at least once a day.


Sugar-sweetened beverages 

Rethink Your Drink— Choose Water

Sugar-sweetened beverages (SSBs) are beverages with added sugar. These drinks include soda pop, juice/fruit drinks, sweetened teas/coffees, flavored waters, chocolate milk, and sports and energy drinks. Consumption of SSBs can lead to tooth decay and other health issues in both children and adults. In fact, drinking soda pop nearly doubles the risk of cavities in children.¹

Further, the sugar in SSBs feeds the bacteria that produces acid in your mouth, which attacks and dissolves tooth enamel. It's also important to know that despite having more nutrients and containing only natural (not added) sugar, 100 percent fruit juice typically contains as much sugar and calories as soda pop.

So, when you or your children are thirsty, reach for a cold glass of water instead of a sugar-sweetened beverage!



Did you know?

A typical 20-ounce soda pop or juice/fruit drink contains 15–18 teaspoons of sugar—as much as in three candy bars!

»»

Oral Health and Your Overall Health

Gum Disease and its Links to Medical Conditions

Periodontal (gum) diseases primarily result from infections and inflammation of the gums and bone that surround and support the teeth. **Nearly 50% of all adults aged 30 or older have signs of gum disease.**

Diabetes

Adults 45 years or older with poorly controlled diabetes were **2.9 times more likely to have gum disease** than those without diabetes.

Other Chronic Diseases

Having a chronic disease, such as arthritis, heart disease, stroke, emphysema, hepatitis C, liver conditions, or being obese may increase an individual's **risk of having teeth and poor oral health.**

Pregnancy

The medical and dental communities concur that maintaining **periodontal health is an important part of a healthy pregnancy.** Clinical recommendations released by the AAP and the EFP state that **non-surgical periodontal therapy is safe for pregnant women and can result in improved periodontal health.**

Cancer, Tobacco Use, and e-Cigarettes

Head and neck radiation and chemotherapy can cause mouth problems that range from dry mouth to life-threatening infections. **Patients should see a dentist about one month before beginning cancer treatment to make sure their mouth is healthy.**

Don't Cancel on Your Dentist

- 🌱 Regular dental visits can prevent many oral health problems
- 🌱 Preventive Care is covered under your benefits at 100% when you see a contracted dentist.
- 🌱 To find a contracted dentist, visit your dental carriers website or contact their customer care centers to search for those contracted dentists.
- 🌱 Remember to brush, twice daily and make flossing part of your oral health routine.
- 🌱 Limit your intake of sugary drinks and make water your beverage of choice.

 Preventive dental visits



Don't Cancel on Your Dentist

Regular dental visits can prevent many oral health problems or help identify them earlier when treatment may be simpler and more affordable.¹

In fact, every dollar you spend on preventive care, such as brushing and dental cleanings, may save you money later in restorative care and emergency procedures.²

Tips for a healthy smile:

- Find a dentist who makes you comfortable and whose schedule and location are convenient so you keep those appointments! For help, use the dentist search tool on our website.
- Brush twice a day for two minutes each time, and floss daily. This is the best way to fight tooth decay and gum disease.³
- Sugary beverages can wreak havoc on your smile, so limit your intake of soda pop and sports and juice drinks. Make water your beverage of choice.

¹ American Dental Association, "Common Questions About Going to the Dentist," web. ² Delta Dental Plan Association, "Stay Healthy and Save Money with Preventive Dental Care," web.

Keeping your smile healthy is an important part of keeping your body healthy. For tips, tools and resources to help you improve and maintain your oral and overall health and wellness, visit Delta Dental's website.

FD-632-6 Delta Dental of Arkansas, Indiana, Kentucky, Michigan, New Mexico, North Carolina, Ohio, and Tennessee 06/2024



Thank you for your time.

We look forward to serving you.



Delta Dental of New Mexico
deltadentalnm.com

Appendix



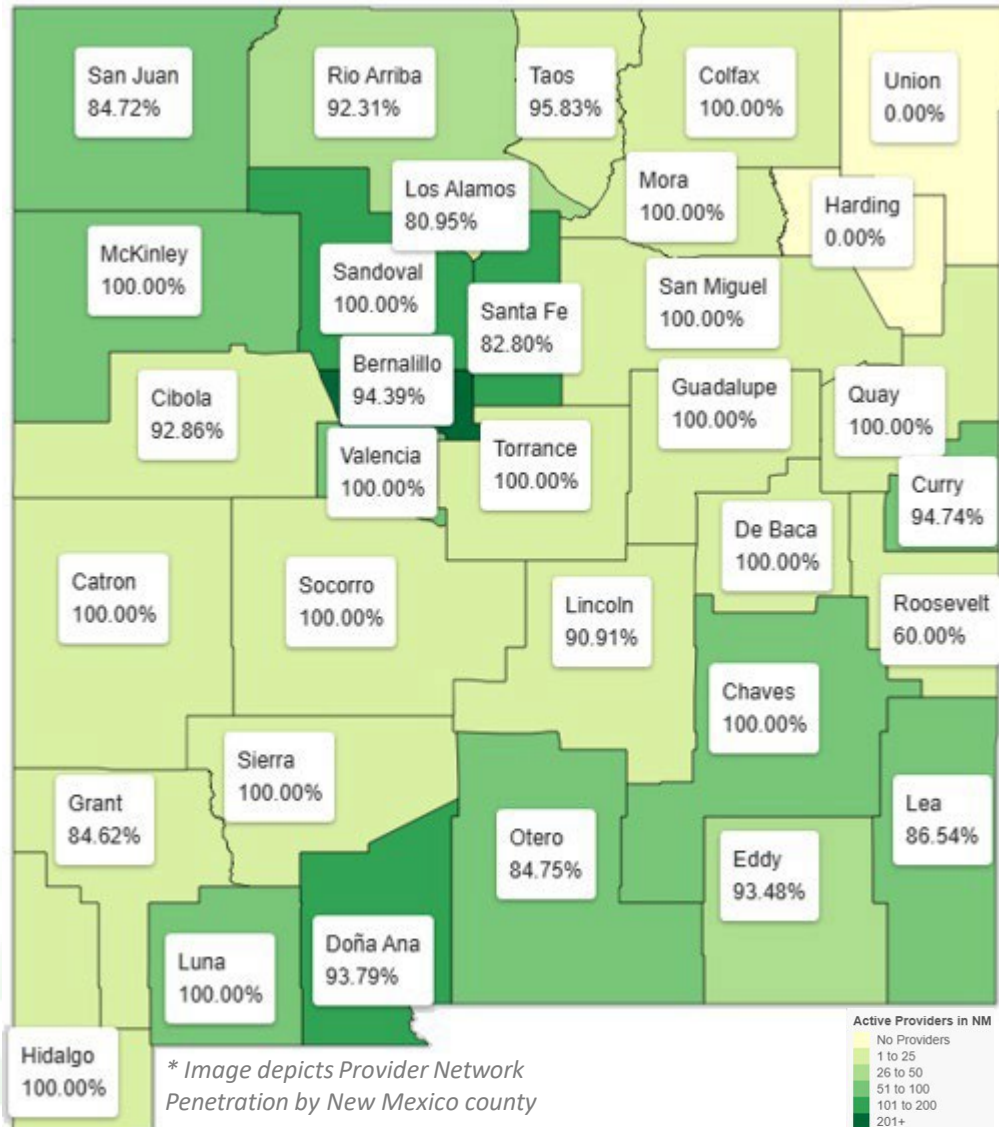
Delta Dental of New Mexico – Who is DDNM?

We are the Only dental insurance company domiciled in New Mexico

- Headquartered in Albuquerque employing New Mexicans
- **412,000+** New Mexico Members
- Over **2,200** New Mexico Employer Groups
- **62%** of Commercial Dental Insurance Market in NM
- Delta Dental of New Mexico has contributed **\$9 million** to impact New Mexico communities over the past 5 years
- **A- (Excellent - Stable Outlook)** A.M. Best Company Rating



Delta Dental of New Mexico – Provider Network



Great In-Network Dental Provider Options for NMPSIA Members!

- **90.4%** 864 of the **956** practicing New Mexico Dental Providers participate in Delta Dental NM Networks
- **+154,000** dental providers nation-wide under the National Delta Dental Provider System to bolster Delta Dental of NM Networks

Great Access to Affordable Quality Dental Services!

Your Evidence Based Dentistry (EBD) with DDNM

Evidence Based Dentistry

- Provides members with specified medical conditions may be eligible for additional cleanings (up to 4 total a year) or fluoride treatment.
 - People with diabetes **AND** periodontal (gum) disease
 - Women who are pregnant **AND** have periodontal (gum) disease
 - People with certain heart conditions that put them at high or moderate risk for infective endocarditis, a potentially deadly heart infection
 - People with kidney failure or who are undergoing dialysis
 - People with suppressed immune systems due to chemotherapy and/or radiation treatment, HIV positive status, organ transplant, and/or stem cell (bone marrow) transplant

Talk with your Provider if you qualify under one of these medical conditions. They will include the required documentation with the claim submission.

Service	Coverage*
Periodontal Maintenance – one additional to your plan's standard limit per year	100%
Scaling & Root Planing	
Periodontal Surgery – four procedures**	

* Conditions include diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis, stroke

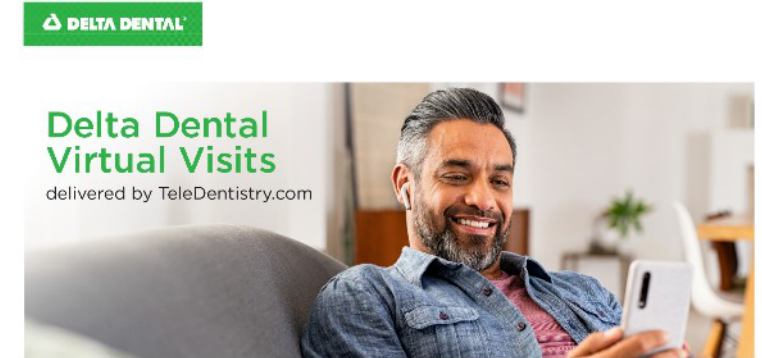
** Four procedures related to gingival flap or osseous surgeries. Must have selected Comprehensive option to have Periodontal Surgeries covered.

Your Delta Dental of New Mexico Teledentistry

Emergencies happen at the most inconvenient times, like when you're traveling and don't have access to your regular dentist. With your Delta Dental of New Mexico coverage, you and your family can rest assured that you have protection for dental emergencies. Access to Delta Dental Virtual Visits is a covered benefit in most of our dental plans.

- **24/7** Access to Licensed Providers
- Emergency or Urgent Evaluations
- **Improves Rural Access**
- Access to Prescription Medication if needed
- Facilitates Scheduling & Planning of Appointments
- Promotes Utilization & Oral Health
- Referrals to in-person Delta Dental Providers for **Lowest Out-of-Pocket Costs**

Learn more at www.deltadentalnm.com



Covering You 24/7

Dental emergencies don't always happen between the hours of eight to five. That's why Delta Dental of New Mexico members have access to 24/7 dental care whenever and wherever they are.^{1,2,3}

Use Delta Dental Virtual Visits delivered by TeleDentistry.com when your dentist is not available and you're:

- having an after-hour dental issue.
- traveling and need dental assistance.
- facing a dental emergency but don't have a regular dentist to call.

Delta Dental Virtual Visits are considered covered in-network services.^{1,2} In addition to your consult, a TeleDentistry.com dentist can write a prescription,³ and refer an in-network dentist if you don't have one.

Learn more at DeltaDentalNM.com/Virtual-Visits

¹Delta Dental Virtual Visits are only available to Delta Dental of New Mexico members whose plans include coverage for oral exams.
²This service supplements your current plan coverage and should be used after business hours, holidays and weekends, or when your regular dentist is unavailable. A virtual visit delivered by TeleDentistry.com is counted as a problem-focused examination (D0140) under your plan and does not count as one of your regular preventive oral exams.
³E-prescriptions are not available internationally.

Delta Dental Plan of New Mexico, Inc. c/o Delta Dental of New Mexico
2023-002-DDNM-VISIT

How Do Delta Dental Virtual Visits Work?



Sign into the Delta Dental Virtual Visits patient portal or call 866.302.0905.



Fill out your e-documents.



Take photos of the problem area if necessary.



Begin your dental consultation.





New Mexico Public Schools Insurance Authority

Value Added Benefits Review

June 2025



**New Mexico
Public Schools
Insurance
Authority**



Agenda

- Life Services Toolkit
- Travel Assistance
- Questions?



Life Services Toolkit

24/7 access to confidential help

The Standard is **proud to partner**
with Health Advocate as our LSTK vendor

Life Services Toolkit Overview

Employee (member) services

Online Resources:

Life Planning Resource Guide

Funeral planning

Grief & loss

Personalized Legal Center

Financial Fitness Center

Emotional well-being

Mindfulness

Health

Webinars

Beneficiary services

**Includes all online resources,
plus the following:**

Grief support

Legal services

Financial services

Support services

You are also eligible for this service if
you are a recipient of an
Accelerated Death Benefit or
you are a beneficiary of a
dependent covered under the policy

Life Services Toolkit details



Estate planning assistance

Online legal form preparation
and storage for the following:

Will

Living will

**Power of
attorney**

Living trusts

**Estate
letters**



Identity theft prevention resources

Learn more about how to hinder identity theft and resolve issues if identity theft occurs with online tools and resources

Some of these include:



**Identity theft
basics**



**Protecting your
identity**



**Recovering
from identity
theft**

Financial planning resources



- **Home center**
 - Introduction to housing options
 - Understanding lending options
 - Understanding homeowner and renter's insurance
- **Debt management**
- **Calculators for:**
 - Mortgage, loans, and qualifiers
 - Credit card and debt management
 - Auto: lease vs. buy, rebate vs. low interest financing



Funeral arrangements

- Honoring a Life
- When a Death Occurs – How to begin, checklists, and resources
- Planning in Advance
- Planning a Service – Funeral service terms, types of services, financing
- Find a Funeral Home
- After A Death – Organizations to contact

Other legal information and forms

Family

Eldercare / Elder law

Legal forms

Name change

Complaint letters

Personal service agreements

Landlord/tenant

Promissory notes



Services specific to Beneficiaries





In-person sessions

Whether it's been days, weeks or months after a death, counselors at Health Advocate are available for immediate support to beneficiaries by phone and can refer beneficiaries to counselors who are available for up to 3 in-person or virtual sessions. Access is available for up to 12 months after claim approval.

Beneficiary's experience with Health Advocate



Beneficiary connects with a Care Manager to begin the assessment and referral process.



Beneficiary is educated on confidentiality and benefits are verified.





Care Manager completes brief clinical intake.



Beneficiary receives referral recommendations to the appropriate assistance

Legal services

Legal assistance from an experienced attorney:



Beneficiaries can schedule an office or telephone consultation up to 30-minutes

After the consultation, if a beneficiary wishes to retain a participating attorney, they will receive a 25% reduction from the attorney's rate

Financial services

To assist with things such as budgeting,
and credit and debt management:



Beneficiaries have phone access to
financial counselors

Up to a 30-minute telephone session for
issues requiring more in-depth discussion

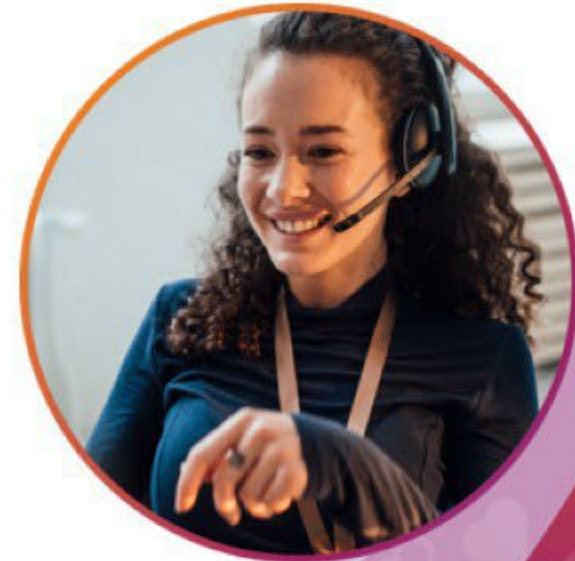
Support services

Beneficiaries can consult with a work-life advisor for guidance to resources to assist with a variety of items such as:

**Household
repairs and
chores**

**Finding child
and elder care
providers**

**Organize a
move or
relocation**



Accessing the service

You can log in online at
www.standard.com/mytoolkit
with the username: **assurance**

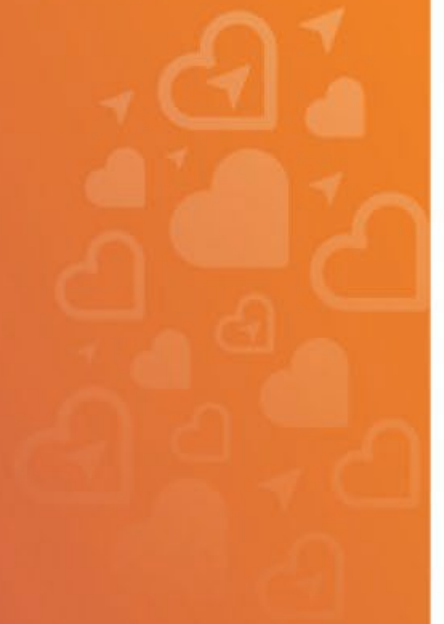
Beneficiaries can

- Call the assistance line at:
800.378.5742
- Log in online at
www.standard.com/mytoolkit
with the username: **support**



The Standard and Health Advocate

The Life Services Toolkit is automatically available to you and your beneficiaries through your Group Life Insurance coverage with The Standard



The Standard and Health Advocate

The Standard partners with Health Advocate, the provider of the services, to help you and your beneficiaries address important life matters. Although the companies are not affiliated, they are united in providing you with services to help you and your beneficiaries make important decisions now and for the future.



Travel Assistance

What is Travel Assistance?

A comprehensive program of information, referral, assistance, transportation and evacuation services is available to help you respond to medical care emergencies when you travel more than 100 miles from home or internationally for trips of up to 180 days.

The Standard's vendor for the Travel Assistance program is Assist America.

Travel Assistance is NOT Travel Insurance.

Who is Covered?

You are automatically covered as a participant in your employer's Group Life Insurance plan through The Standard. You do not have to enroll.

Your dependents are covered, including your spouse or domestic partner and/or dependent children through age 25 regardless of marital or student status.

Dependents traveling on business for their own employers are NOT eligible to access these services during those trips.



Available Services: Personal Support

- Pre-trip information
- Crime information
- Locating lost or stolen items
- Legal referral and bail
- Interpretation and translation services

Company Confidential

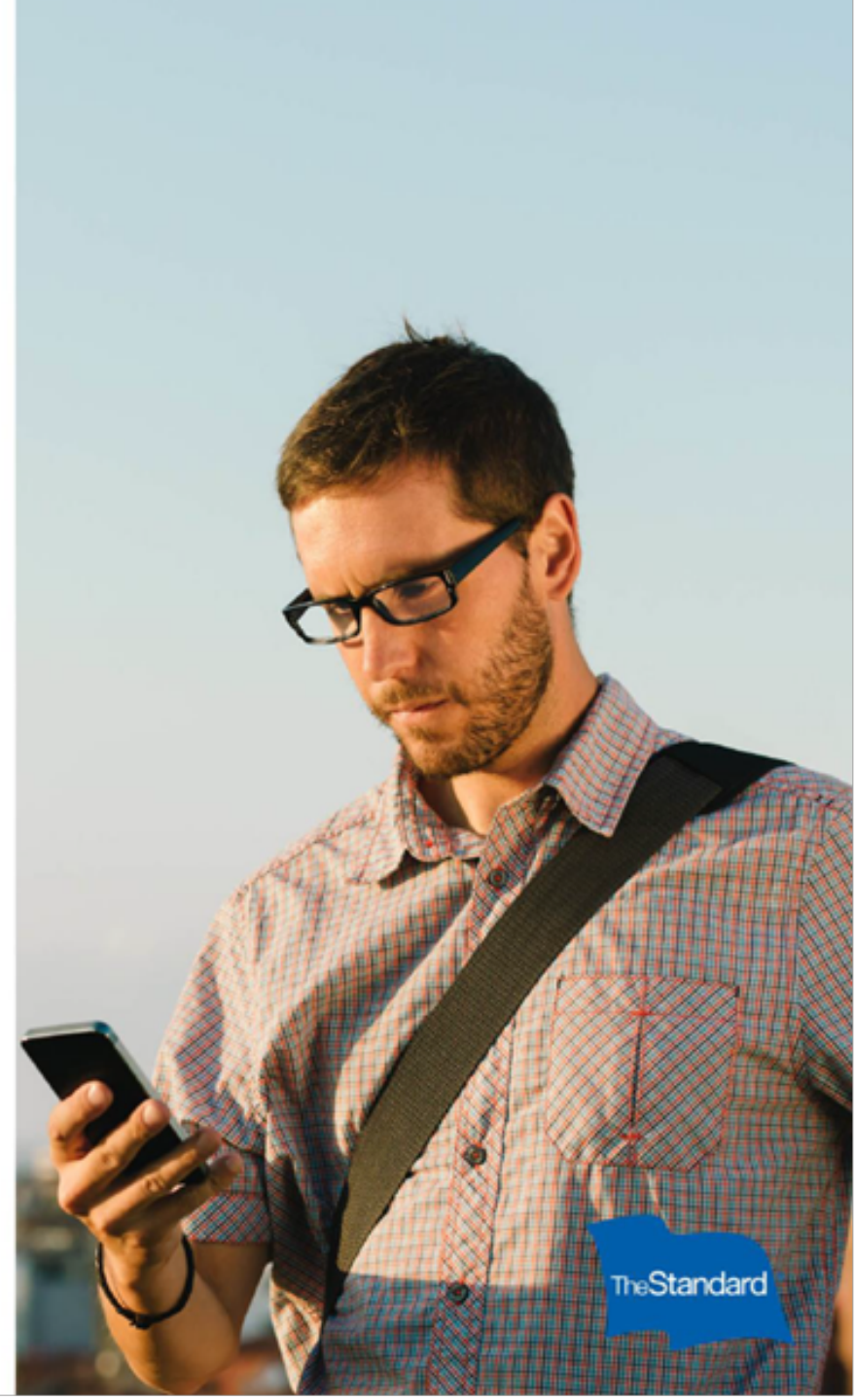


Available Services:

Medical Emergency Support

- Locating medical and dental search and referrals
- Medical monitoring and dispatch of doctors
- Assistance with replacement of medications, medical devices and eyeglasses / lenses
- Transfer of insurance information and medical records
- Assistance with vaccines and blood transfers
- Facilitation of hospital admission

Company Confidential



Available Services: Emergency Support

- Assistance with emergency travel arrangements
- Emergency cash advance and emergency message relay
- Evacuation in case of political or natural disaster
- Emergency trauma counseling



Available Services:

Emergency Transport for Travelers

- Emergency medical evacuation
- Repatriation of mortal remains and medical repatriation

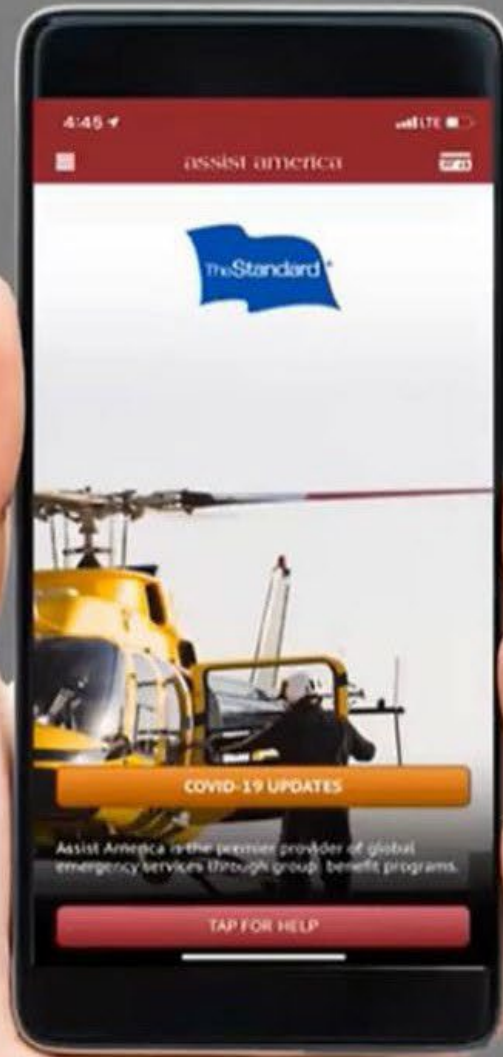


Available Services: Emergency Transport of Others

- Care of minor children
- Compassionate visit
- Return of traveling companion
- Return of pet or service animal
- Evacuation transport for family member and vehicle return
- Travel Assistance does NOT provide transportation from the point of injury or illness to the initial point of medical care or assessment.



Assist America Mobile



Tap For Help



Voice Over Internet Protocol



Travel Status Indicator



Pre-Trip Information



Travel Alerts



Mobile ID Card



Available in 7 languages



Embassy & Consulate Locator

The Standard Assist America reference number:

01-AA-STD-5201

Reference Number

- The reference number is unique to Standard
- The reference number and the member's address can be entered into the app to create an easy ability to know when coverage is active while traveling via the appearance of the green bar
- The reference number needs to be provided when contacting Assist America for service or help
- Assist America will verify status through a member's employer

Establishing Contact

Contact our 24/7 Operations Center via:

1. Phone call

- Toll-free (within the United States): 800-872-1414
- Collect: +1-609-986-1234

2. Mobile App

- "Tap for Help" feature: VoIP or Direct Call

3. Email

- medservices@assistamerica.com

4. Text

- +1-609-334-0807



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 of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 333 Westchester Avenue, West Building, Suite 300, White Plains, New York. 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.



New Mexico Public Schools Insurance Authority (NMPSIA) Regional Trainings 2025



New Mexico
Public Schools
Insurance
Authority



NMPSIA
Wellness

Presbyterian Wellness Programs



New Mexico
Public Schools
Insurance
Authority



NMPSIA
Wellness

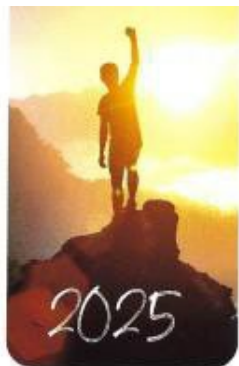
One Word

Refresh and Refocus

Refresh and Refocus on Your Wellness Goals

The beginning of this new year is an ideal opportunity to refresh and refocus on achieving your professional and personal goals. If January came and went and you haven't set your intentions (or "resolutions") it's not too late! Don't let the new year fade without taking a moment to refresh your goals and set your intentions for the rest of 2025.

The NMPSIA Wellness team encourages you to consider using **one word** to motivate and inspire you as you set your 2025 goals and work toward staying Healthy and Strong.



The Power of Just One Word

Use the QR code to watch the video "One Word that will Change Your Life." Best-selling author and speaker Jon Gordon encourages you to choose one word that resonates with you that you can focus on every day, all year long. Your one word should sum up who you want to be and/or how you want to live. If you let your word guide you, it will not only shape your year but become the compass that directs your decisions and leads your steps throughout the year.



WATCH VIDEO

Resources to Keep You Focused

NMPSIA offers resources to help you stay focused on your one word and the four key areas of well-being: physical, mental, financial, and social, to support your health and strength. Our Well-Being and Benefits teams encourage you to leverage these resources throughout the year to ensure you take care of your well-being every day. Please use the QR code below to reach the NMPSIA Wellness Page that provides resources to keep you focused.



SCAN ME

NMPSIA Work and Well-being Newsletter

Stay informed about NMPSIA Wellness programs

Sign up for the monthly newsletter with up-to-date information on our current and future wellness programs. Be the first to know and the first to register. To receive these newsletters each month, sign up by scanning the QR Code or typing this url into your browser:
<http://eepurl.com/dwHaVf>



This booklet includes current and upcoming wellness offerings through 2025 for members and spouses/ domestic partners covered under Presbyterian Health Plan. Look for more information on NMPSIA.com.

Upcoming Programs



Well-being resources are always available to you. Some programs come and go, so don't miss out and register as soon as they start.

Look for registration information in the NMPSIA Wellness Newsletter and emails.

Kitchen Confidence

A 4-week class series designed to offer you a chance to learn and practice culinary skills. Kitchen Confidence is a program for home cooks (or aspiring home cooks) with a desire to take it to the next level. Each class builds on the one prior, offering instruction and hands-on practice in cooking technique and tips to boost nutrition in dishes. Register here: <http://eepurl.com/i6Xabc>



SCAN ME

Longevity Lifestyle – Thriving Through the Years

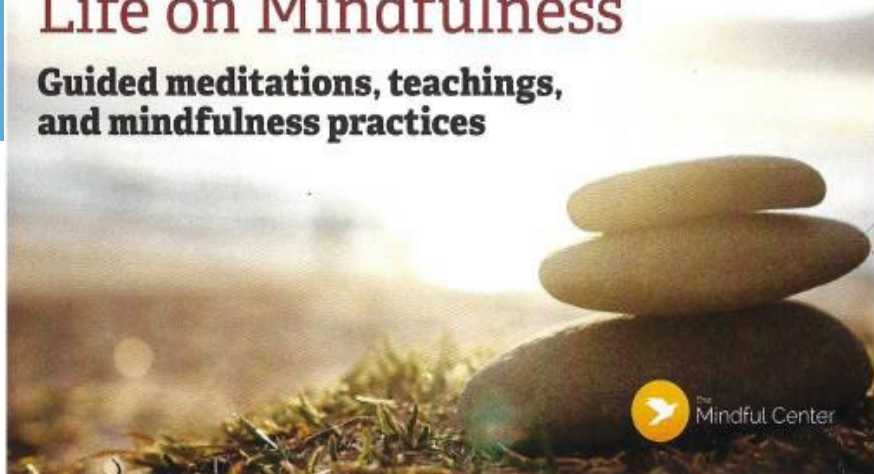
Experience a new level of confidence and well-being with our optimal-aging program and enjoy a vibrant, healthier you. Unlock the secret to youthful vitality with our comprehensive program designed to rejuvenate and restore. This program combines the latest in scientific research with holistic practices to combat aging from the inside-out. This self-paced multi-video Series includes video, articles and short quizzes.

Register here: qrco.de/bfkusp



Life on Mindfulness

**Guided meditations, teachings,
and mindfulness practices**



Life on Mindfulness is an online platform that gives you a clear and dynamic roadmap toward a life of **greater health, well-being, and a lot less stress** through mindfulness. You have access to, daily live guided meditations, exclusive teachings, and short life-enhancing videos.

A **simple approach** to bringing more mindfulness to your life. It's like always having a meditation teacher, right in your pocket, and having a place to go when your life needs a little more mindfulness.

Free access to daily live & recorded meditations.

NMPSIA members have additional access to PREMIUM content like Youth on Mindfulness, Mini Meditations, Anxiety & Depression on Mindfulness and more.



SCAN ME

**Scan the QR code
with your smartphone or visit:**

<https://nmspiaregistration1.themindfulcenter.com/>

*More for you
in 2025*

Look for Mindfulness Programs with Focused Content.

MONTHLY VIRTUAL PROGRAMS

Watch when and where it works best for you!

Wellness Wednesday Webinar Series

Every third Wednesday of each month we will bring you a live webinar on a variety of topics. Our wellness webinars provide education to **enhance your well-being** and support your **successful journey** to better health. Register to receive the webinar link and access recordings if you can't attend.

Don't miss out on these enlightening well-being topics in 2025:

- Living Longer, Living Well
- Mind Over Money
- Food for Thought
- Wellness and Urban Living
- Clean Living, Health Choices
- Sugar Unwrapped



SCAN ME

To register for the series scan the QR Code,
or by visit <https://qrco.de/bfh7O9>

Monthly Cooking Shows

Take your cooking skills to the next level. Each month our Registered Dietitians will teach you the benefits of cooking at home for you and your family. The recipes are not only nutritious, but they're also delicious.

Can't make it to the show? It's OK. Remember to register each month and we'll send you the recording.

We will also enter you into a drawing for a cookbook each month you register.



SCAN ME

To Register, scan the QR code or visit this link: <https://qrco.de/bfhJEx>

Need help eating healthier?

We have three ways.



We will help you select the right program.

Getting healthy means something different to everyone, and we know finding the right nutrition program can be a chore! We've made it EASY! Just answer a few simple questions and we will offer the best program suited to your specific needs.

NOOM

Noom uses your smart phone to deliver a personalized, healthy lifestyle program that uses psychology and small goals to change your habits for good! This app helps you learn the "why" behind your habits and teaches you healthier routines. The customized plans harness the power of psychology and biology for weight-loss results that last.



Good Measures offers an integrated, whole-person model that combines technology, expert coaching, and tailored food prescriptions to meet your individual needs – and keep you eating and living well. This program focuses on diabetes, hypertension, weight management, mental well-being, prevention, and more.



Personal Health Coaching Personal Health Coaching helps you make positive changes by addressing individual factors and behaviors to achieve better outcomes. With help from a coach, you will set appropriate goals, and create action plan. This personalized approach to health management allows you to work directly with a health coach in a one-on-one setting.

The programs are available part of the monthly premium for **NMPSIA Presbyterian members and eligible dependents.**

Start by scanning QR code. Answer a few simple questions and we'll follow up with access instructions for your personal nutrition program.



NOOM®



Noom® is a psychology-based program that empowers you to make healthier choices and empower you to take control of your health for good. Powered by behavioral science, technology, and human coaches, Noom® helps millions of people meet their personal health and wellness goals—from weight management to diabetes prevention to stress reduction.

40%

Of users who use Noom for 4 weeks or more lost 5%+ of body weight

5.5%

Average weight loss for users who used Noom for 4 weeks or more

11+ LBS

Average weight loss for users who used Noom for 4 weeks or more

70%

Of users surveyed report Noom helped with their mental wellness

- Bite-sized daily modules
- Log dietary intake in less than 30 seconds!
- One-on-one support from a goal specialist
- Peer Group Support

 good measures™



Achieve your health goals and feel your best!

Join a Good Measures program and improve your health and well-being through the power of food.

Good Measures healthy habits programs are **no cost** to NMPSIA members covered under Presbyterian Health Plan and their spouses or domestic partners.

Good Measures programs can help you:

- Lose or manage weight
- Eat to boost your immune system, have more energy, and feel better
- Improve a health condition with food choices
- Lower blood pressure, blood sugar, and cholesterol and improve heart health
- Get optimal nutrition for a healthy pregnancy
- Prevent or better manage diabetes

What's included:

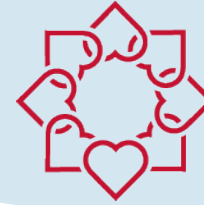
- Your own registered dietitian coach—check in by phone or messaging
- A smart app that helps you choose foods and meals best for you
- Support and a personalized plan to meet your goals



Health Coaching

NMPSIA members covered under Presbyterian Health Plan have access to free health coaching through The Solutions Group, Presbyterian's Health & Wellness Division.

- **Eat better**
- **Lose weight**
- **Become more active**
- **Reduce stress**
- **Sleep better & have more energy**
- **Prep for a specific event**



The
Solutions
Group

Health Coaches can help you to:

- Set appropriate goals
- Create an action plan
- ID personal motivation
- Establish coping skills & reliable support system

Incentive Program on



Online Wellness Portal and Incentives

Wellness at Work is an online wellness portal that will help you attain the skills and knowledge to achieve **better health**. Wellness at Work is powered by Personify Health® technology. In the portal, you can take a Health Check, which is a questionnaire designed to **identify your health risks** for chronic conditions. The questions focus on lifestyle behaviors in areas such as exercise, nutrition, tobacco, safety and stress management. Sync your devices to track you steps, activity, sleep and more. Become more aware of the behaviors that impact your overall health, and **learn ways to improve** upon them.

Earn \$75 in Wellness Rewards

NMPSIA Members on the **Presbyterian plan** can earn up to \$75 in rewards that can be redeemed for gift cards and more. Rewards are earned by participating in select wellness activities. Visit **Wellness at Work** portal for more information on how to earn points* and rewards.

Free at-home Biometric Screening

Complete an at-home biometric screening and skip the lines at the lab. Kits are mail in lab tests that will analyze a small blood sample for your lipid panel (Total Cholesterol, HDL, LDL, Triglycerides), Glucose and A1C levels. Receive results and know your numbers so you can take action to improve your health. Click on Benefits tab in Wellness at Work and find Labcorp page to order your kit today.

To access Wellness at Work, log in to your **myPRES** account select **Health & Wellness**, then click on **Access Your Health Assessment**.



If you need help logging into your myPRES account, contact Customer Service at 505-923-5590 or Toll Free 866-861-7444.

*All points and rewards reset in July with new opportunities to earn and redeem.

PASSIONATE ABOUT HEALTH & WELLNESS?

Apply to be a NMPSIA Wellness Ambassador today!



NMPSIA Wellness Ambassador Program

NMPSIA Wellness Ambassadors are:

- Employee volunteers who share their passion, motivation, and contribute to meaningful worksite/department/ school-wide wellness initiatives
- Advocates for healthy living, no matter where they are in their personal health journeys
- Inspiration to others and are positive role models for health and well-being
- Comfortable promoting wellness programs

Requirements:

- Attend Quarterly Wellness Ambassadors meetings
- Have permission to become wellness ambassador from supervisor, district and/or school administration.

Perks:

- Access to wellness experts, including dietitians, health coaches, and exercise physiologists
- 1st chance to register for wellness programs
- T-shirt for new NMPSIA Wellness Ambassadors



NMPSIA Wellness Contacts:

Ashley Hagerty, ahagerty@phs.org

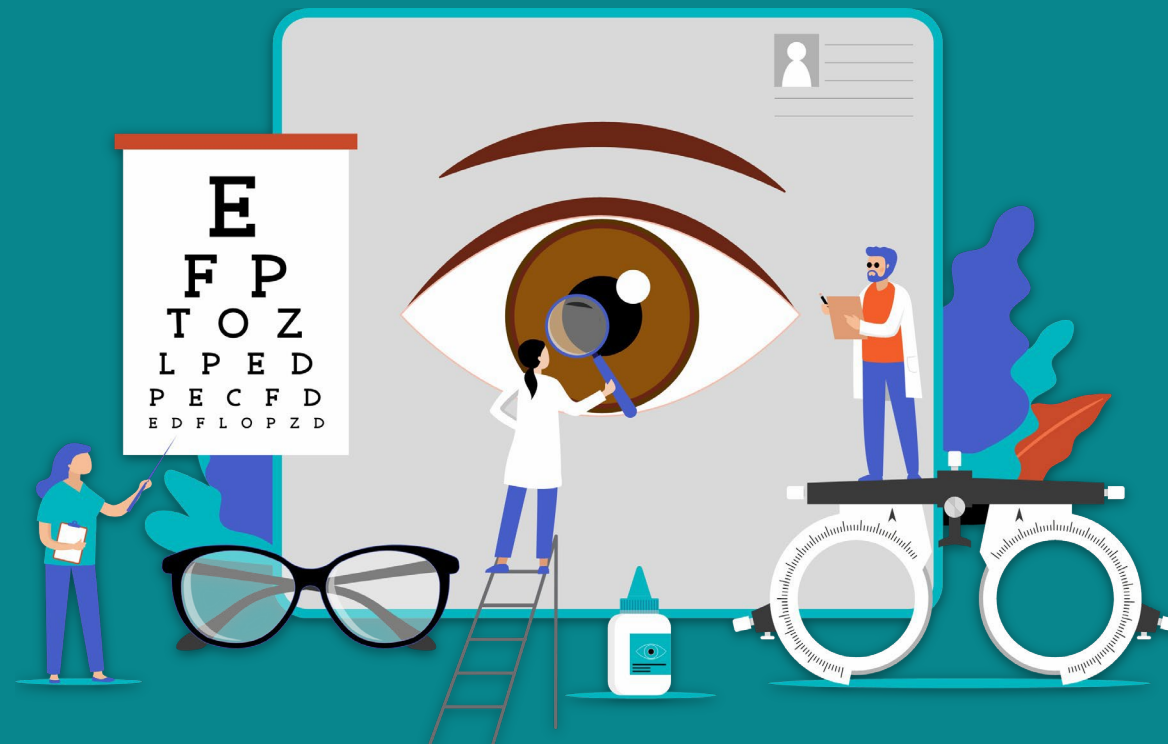
Jackie Pacheco, Jacqueline_Pacheco@bcbsnm.com

Questions?

 PRESBYTERIA

Keeping an Eye on Your Vision Health

NMPSIA REGIONAL TRAINING 2025



Overview

- Vision and Your Health
- Age and Vision
- Common Eye Conditions
- Taking Care of Your Eyes
- Vision Exam
- Vision Providers



The Connection Between Vision & Your Health





A Window Into Your Health

A vision provider can tell a lot about the health of your body by looking at your eyes, including some signs of serious health issues.

Many people first learn they have serious health conditions through a vision care exam.

Source: <https://www.aao.org/eye-health/tips-prevention/surprising-health-conditions-eye-exam-detects>

During a **comprehensive eye exam**, your vision provider can observe and evaluate the health of the blood vessels in your retina, which can help predict your risk of developing certain diseases.

Some conditions, like diabetes and high blood pressure, may cause changes in the appearance of the blood vessels in your eyes.



Source: <https://www.aao.org/eye-health/tips-prevention/surprising-health-conditions-eye-exam-detects>

In addition to physical difficulties, like higher **risk of falls**, loss of vision can also lead to increased feelings of **anxiety, isolation, and depression.**

In a recent study by the Centers for Disease Control and Prevention (CDC), 1 in 4 adults with vision loss reported anxiety or depression.



Sources: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7721280/>
<https://www.cdc.gov/visionhealth/resources/features/vision-loss-mental-health.html>

How Your Age Can Affect Your Vision Health



Children

Many children with vision impairments are misdiagnosed with learning disabilities, preventing them from receiving proper care and negatively affecting their long-term academic performance.

This is even more common for children in low-to-moderate income families that lack access to eye care.

Correcting vision issues early is important for children's overall health and academic success.

Source: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8548846/>



Adults

Clear vision is critical to complete daily tasks such as driving a car, maintaining a stable job, and caring for a family.

Additionally, visual impairments have a long-term financial impact.

The average annual salary for visually impaired adults is nearly \$10,000 less than those with unimpaired vision.

Source: <https://ophthalmology.pitt.edu/vision-impairment/economic-impact-vision-impairment>





Seniors

Seniors are at risk for age-related health concerns, and impaired vision can make it even more difficult to address health issues.

Older adults are at an especially high risk of visual impairment—**by age 80, more than half of all Americans either have cataracts or have had cataract surgery.**

Vision care exams can detect many health issues such as diabetes, heart disease and hypertension—all of which may affect older adults at greater rates.

Source: <https://ophthalmology.pitt.edu/vision-impairment/economic-impact-vision-impairment>

Common Eye Conditions





Glaucoma typically occurs when there is too much pressure inside the eye, which causes damage to the optic nerve at the back of the eyeball, leading to permanent vision loss.

Glaucoma is one of the leading causes of blindness for individuals over the age of 60.

Source: <https://www.mayoclinic.org/diseases-conditions/glaucoma/symptoms-causes/syc-20372839>

Age-related macular degeneration (AMD) is caused by the degeneration of the macula, which is the area of the retina responsible for central vision.

AMD is the leading cause of vision loss for individuals over the age of 50.



Source: <https://www.aoa.org/healthy-eyes/eye-and-vision-conditions/macular-degeneration>



Diabetic retinopathy is the leading cause of vision impairment and blindness among working-age adults in the U.S.

It occurs when diabetes affects the blood vessels in the retina, causing them to leak and distort vision.

Check your risk at: [Diabetes-Related Retinopathy Risk Test](https://www.mayoclinic.org/diseases-conditions/diabetic-retinopathy/symptoms-causes/syc-20371611)

Source: <https://www.mayoclinic.org/diseases-conditions/diabetic-retinopathy/symptoms-causes/syc-20371611>

Refractive errors are a type of vision problem that makes it hard to see clearly. When the shape of your cornea or lens is abnormal, it causes light to enter the wrong part of your eye.

Eyeglasses and contacts can correct refractive errors by realigning the light that enters your eye.



Experience What It's Like to Lose Your Vision

Our **Vision Simulator** lets you see through the eyes of someone affected by macular degeneration, diabetic retinopathy, glaucoma, cataracts and more.

Try it at versanthealth.com/visionsimulator.



CATARACT

DIABETIC
RETINOPATHY

PRESBYOPIA

Taking Care of Your Eyes



Maintain a Healthy Blood Pressure

High blood pressure can lead to serious health complications, including heart disease, stroke and kidney disease.

- ✓ Get your blood pressure checked regularly
- ✓ Limit your salt (sodium) intake
- ✓ Consider the DASH (Dietary Approach to Stop Hypertension) eating plan
- ✓ Limit alcohol
- ✓ Manage stress
- ✓ Take blood pressure medication as prescribed

Always consult your doctor before starting a new diet.

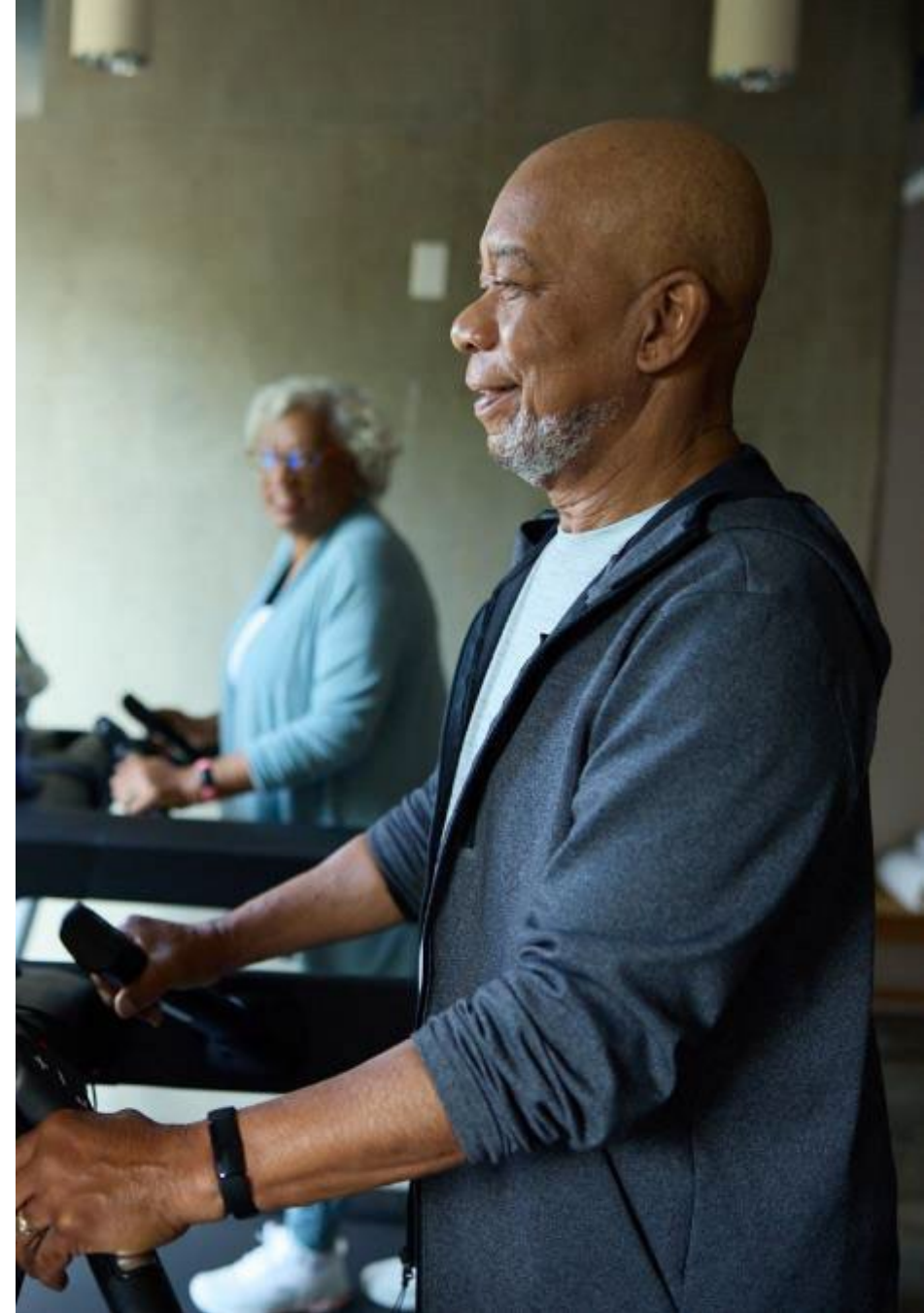
Source: <https://www.mayoclinic.org/diseases-conditions/high-blood-pressure/in-depth/high-blood-pressure/art-20045868>

Get Regular Exercise

Doctors recommend at least 150 minutes of moderate-intensity physical activity per week, such as:

- Brisk walking
- Bicycling
- Water aerobics
- General gardening

Always consult your doctor before starting a new exercise routine.
Source: <https://www.cdc.gov/physicalactivity/basics/adults/index.htm>



Protect Your Eyes

Too much sun exposure on your eyes can increase your risk for eye conditions. You can limit these effects by wearing UV-protective sunglasses, wearing a brimmed hat and never looking directly at the sun.

In workplaces there can be potential eye hazards. Protective eyewear like safety glasses, goggles, or face shields is crucial.



Source: <https://www.hopkinsmedicine.org/news/articles/2019/07/how-to-protect-your-eyes-from-uv-damage>

Limit Screen Time

Many of us spend multiple hours a day in front of a screen, whether it be for work or entertainment.

Screens on phones, computers and TVs emit **blue light**, a type of light that can strain your eyes and significantly impact your sleep.

Source: <https://www.aao.org/eye-health/tips-prevention/should-you-be-worried-about-blue-light>



Give Your Eyes a Rest

Try the 20-20-20 rule:

Every 20 minutes

look away about 20 feet in front of you

for 20 seconds

Source: <https://www.aao.org/eye-health/tips-prevention/computer-usage>



Get an Annual Eye Exam

Just like getting an annual physical, routine vision care exams are a crucial part of preventive care.

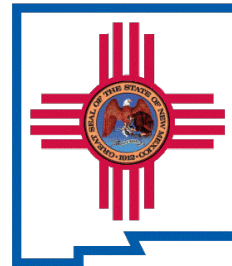
During a vision care exam, your vision care provider will perform a series of tests that measure different aspects of your eye health. Vision care exams usually take less than an hour.





VersantHealth[®]

SEE EVERYTHING.
BE ANYTHING.[™]



**New Mexico
Public Schools
Insurance
Authority**



APPENDIX

Cataracts are the most common cause of vision loss for individuals over age 40. It's also the primary cause of blindness in the world.

A cataract is clouding of the (normally) clear natural lens of your eye commonly due to age. Diseases, such as diabetes, can accelerate the formation of a cataract due to uncontrolled blood sugar levels.



Source: <https://www.ncbi.nlm.nih.gov/books/NBK402367/>

These Factors Can Increase Your Risk of Glaucoma

- High internal eye pressure, also known as intraocular pressure
- Over age 55
- Black, Asian, or Hispanic
- Family history of glaucoma
- Prolonged use of corticosteroid medications, especially eye drops

Source: <https://www.mayoclinic.org/diseases-conditions/glaucoma/symptoms-causes/syc-20372839>

These Factors Can Increase Your Risk of Cataracts

- Increasing age
- Diabetes
- Excessive exposure to sunlight
- Smoking
- Obesity
- High blood pressure
- Previous eye injury or inflammation
- Previous eye surgery
- Prolonged use of corticosteroid medications
- Drinking excessive amounts of alcohol

Source: <https://www.mayoclinic.org/diseases-conditions/cataracts/symptoms-causes/syc-20353790>

These Factors Can Increase Your Risk of AMD

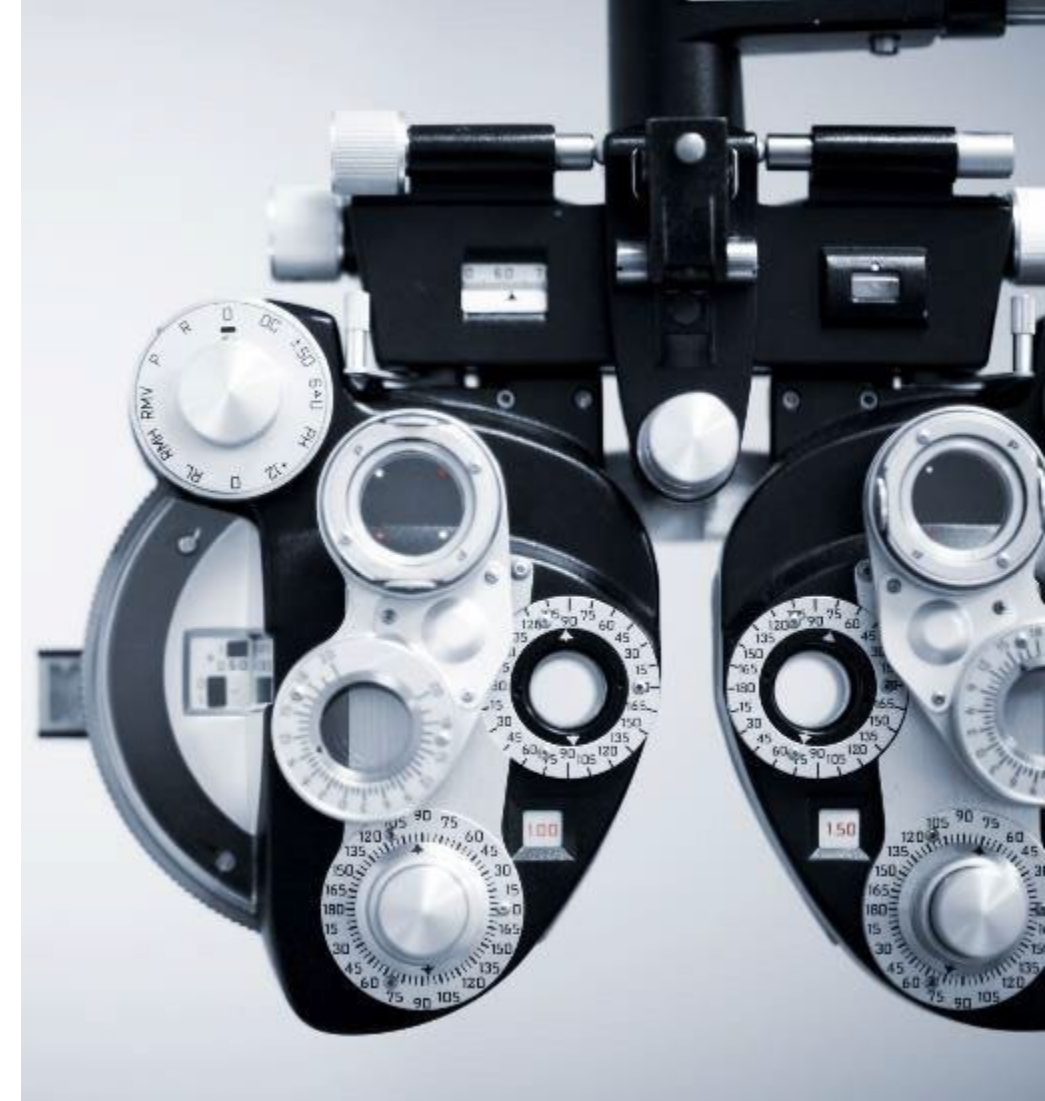
- Over age 55
- Family history of AMD
- Caucasian descent
- History of smoking



<https://www.mayoclinic.org/diseases-conditions/wet-macular-degeneration/symptoms-causes/syc-20351107>

These Factors Can Increase Your Risk of Diabetic Retinopathy

- Having diabetes for a long time
- Poor control of your blood sugar level
- High blood pressure
- High cholesterol
- Pregnancy
- Tobacco use
- Black, Hispanic, or Native American



<https://www.mayoclinic.org/diseases-conditions/diabetic-retinopathy/symptoms-causes/syc-20371611>



Often referred to as a “crooked” or “lazy eye”, **amblyopia** occurs when the brain fails to process inputs from one eye and, over time, favor the other.

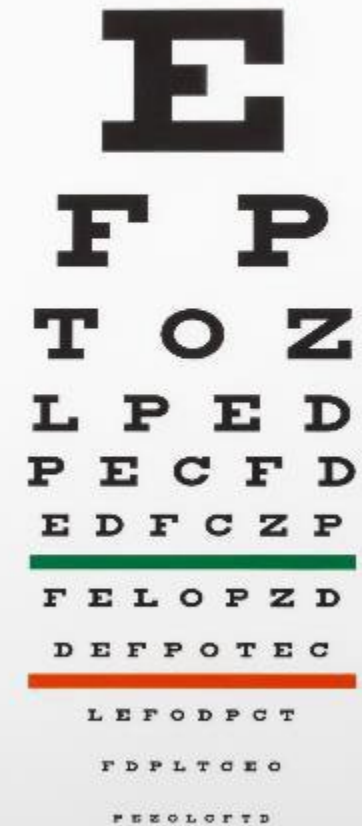
Common treatments include patching, corrective eyewear and surgery.

Source: <https://www.nei.nih.gov/learn-about-eye-health/eye-conditions-and-diseases/amblyopia-lazy-eye>

Your Vision Care Exam



Understanding the Differences Between Vision Care Providers



Ophthalmologists

An **ophthalmologist** is a medical or osteopathic doctor who is licensed to practice medicine and surgery.

They differ from optometrists and opticians in their level of training and ability to provide medical and surgical interventions for eye conditions.

Source: <https://www.webmd.com/eye-health/eye-doctors-optometrists-ophthalmologists>



Optometrists

Optometrists are health care professionals who provide primary vision care ranging from sight testing and correction to the diagnosis, treatment and management of vision changes.

They can:

- perform eye exams and vision tests
- prescribing and dispensing corrective lenses
- detecting certain eye abnormalities
- prescribe medications for certain eye diseases

Source: <https://www.webmd.com/eye-health/eye-doctors-optometrists-ophthalmologists>



Opticians

Opticians are technicians trained to design and fit eyeglass lenses and frames as well as other devices to correct eyesight.

They use prescriptions supplied by ophthalmologists or optometrists, but do not test vision or write prescriptions for visual correction.

Opticians cannot diagnose or treat eye diseases.

Source: <https://www.webmd.com/eye-health/eye-doctors-optometrists-ophthalmologists>





Want to learn more?

Visit www.versanthealth.com/blog to learn more about the importance of good vision health and its connection to your overall health.



**Smile For Health Wellness
& Pregnancy Benefit**



**New Mexico
Public Schools
Insurance
Authority**

Why Oral Health Matters

Oral and Medical Problems are Connected

United **Concordia**
dental®



90%

of systemic diseases have oral symptoms.¹



75%

of American adults have some form of gum disease.²



People with gum disease have

1.4x

as many chronic conditions as those who do not.³



\$84 Billion

is **lost each year** by U.S. businesses due to absenteeism and lowered productivity caused by employee health problems.⁴

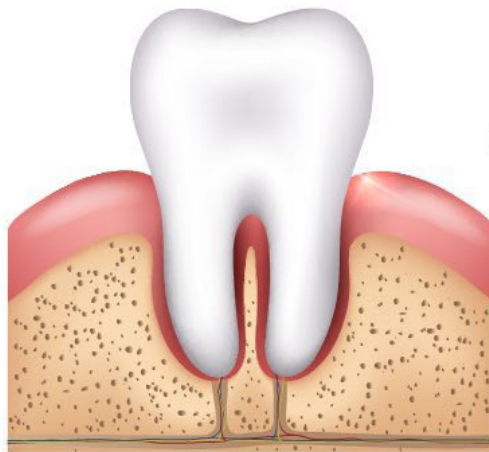
1. Prevent Oral Health Problems: Visit a Dentist Twice a Year; Academy of General Dentistry; 2012.

2. Dispelling Myth About Gum Disease; American Academy of Periodontology; 2010

3. Associations of Self-Reported Periodontal Disease With Metabolic Syndrome and Number of Self-Reported Chronic Conditions; Centers for Disease Control; May 2011.

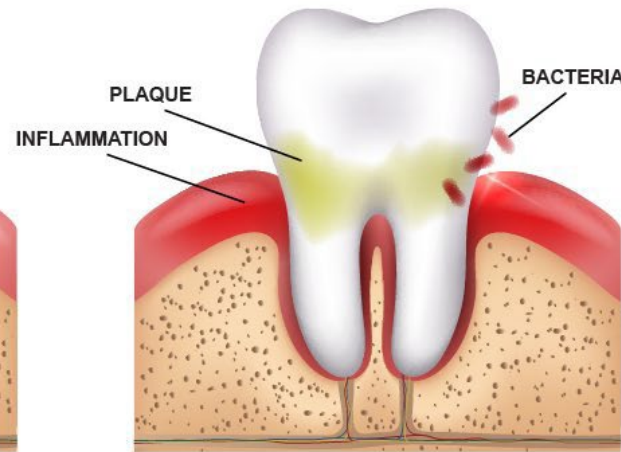
4. In U.S., Poor Health Tied to Big Losses for All Job Types; Gallup; 2013.

Healthy Mouth vs. Periodontal Disease



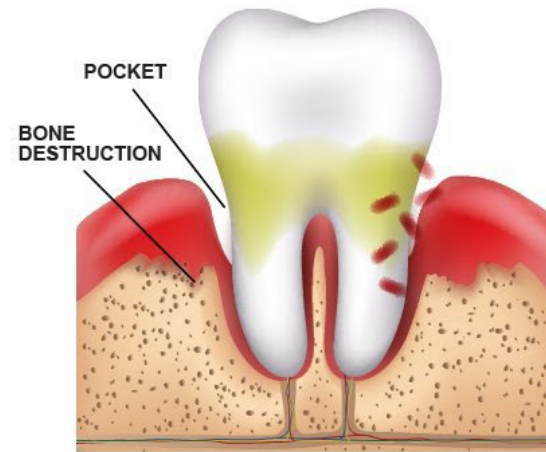
HEALTHY TOOTH & GUM

Gum is snug against tooth



GINGIVITIS

The early stage of Periodontal disease
Plaque inflame the gums and bleed easily
Bacteria has invaded



PERIODONTITIS

Infection sets in
Tissue and bone deteriorates

Dental Trivia

Tooth or False?

A little bleeding after brushing or flossing is normal.



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†	
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.

The Pregnancy Benefit

Improved dental insurance coverage during pregnancy

The **Pregnancy Benefit** provides an additional cleaning for expectant or new mothers up to 9 months after birth.

You'll also have more coverage on services to help manage all stages of gum disease during pregnancy, including:

- **Gingivitis**—A mild form of gum disease more likely to occur during pregnancy
- **Periodontitis**—A serious condition linked to both prematurity and low birth weight babies

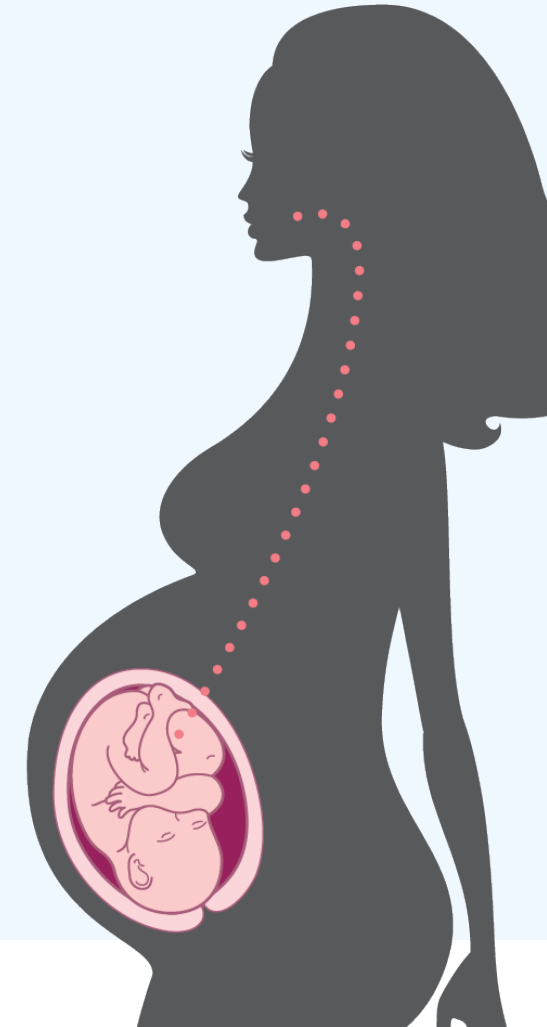
Covered Service* (per plan year)	Amount
Cleaning—one additional during pregnancy	100%**
Periodontal Maintenance—one additional procedure above your plan's standard limit	
Scaling & Root Planing†	
Periodontal Surgery—four procedures‡	

*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.



Smile for Health® —Wellness

How to Register

United Concordia
dental®

Register Online to Activate Your Enhanced Coverage

1. Visit UnitedConcordia.com/mdb
2. Create a **MyDentalBenefits** account (or log in to your existing account)
3. Click the “**Wellness**” tab in the top menu
4. To add a health condition, click the **+Add New Condition** button (see below)
5. The status of your condition will show as **ACTIVE** to confirm your activation

United Concordia dental

Create an Account - Step 1 of 4

Provide Personal Info | Provide Account Info | Verify Info & Agree | Confirmation

*Required Field


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.

United Concordia dental

MyDentalBenefits | Covered Services | Claims | Find a Dentist | **Wellness** | More... ▾

Smile For Health® Wellness

Registering for the enhanced benefits and education available through your Wellness Program is a great first step in improving your oral health, managing your medical condition and reducing costs.

To report a condition, select **Add New Condition** below.

No conditions have been reported. Please select **Add New Condition**.

MyDentalBenefits

Manage your benefits anywhere, anytime

United **Concordia**
dental®

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**
- ✓ **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)**

Call Customer Service 888-898-0370

Chat live with customer service

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



Dental Trivia Question

Question:

How long does the average person brush their teeth?



Thank you



Meet Lantern, Your Guide to Excellent Surgery Care

June 2025





Agenda

- What is Lantern
- The Lantern Difference
- What's Covered?
- Lighting Your Path to the Best Surgical Care

What Is Lantern?

Lantern is a supplemental surgery benefit offered by NMPSIA.
Lantern can match you with the best surgeon for planned, non-emergency procedures.
Additionally, you could save money on your care, too.

Fast Facts

Who Is Eligible?

All employees, spouses and covered dependents enrolled in a BCBS-NM or Presbyterian medical plan offered by NMPSIA.

Do I Have to Enroll?

No. If you're enrolled in a BCBS-NM or Presbyterian medical plan, you are automatically enrolled in Lantern.

Do I Have to Pay a Premium?

This benefit is included in your medical/prescription coverage premium and NMPSIA covers the costs associated with this benefit.

Do I Have to Use a Lantern Surgeon?

Yes. To use your benefits, you will need to choose a surgeon in Lantern's Network of Excellence™ and must start the process via a Lantern Care Advocate

The Lantern Difference

With Lantern, you have a guide to help with the details, so you can focus on what really matters—your health.

Network of Excellence™

Lantern's network only includes excellent surgeons who are individually vetted for the level of care they provide.

Meaningful Savings

You can save a significant amount of money when using Lantern.

Concierge Support

Your Lantern Care Advocate is ready to answer your questions and help match you with the best surgeon for you.

Network of Excellence™

Lantern's Network of Excellence™

In addition to physician credentialing, we evaluate facilities' performance data (e.g., complications, re-admissions) and control **venue selection** appropriately

Case Study: Impact of Surgeon-Specific Credentialing of In-Network Orthopedic Surgeons

In major networks

100%

+ Licensed

98%

+ Board Certified

60%

+ Fellowship trained

34%

+ No State Sanctions

28%

+ Reputational review

27%

+ Malpractice review

25%

Traditional insurance carriers **DO NOT** require physicians to meet this list of criteria.

The best outcome is avoidance

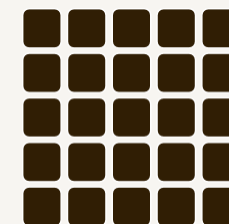
~30%

surgical avoidance

*Our individually-vetted
surgeons deliver the very
best outcomes so members
get back to doing what they love*

0.6%

complication rate
if a procedure is needed



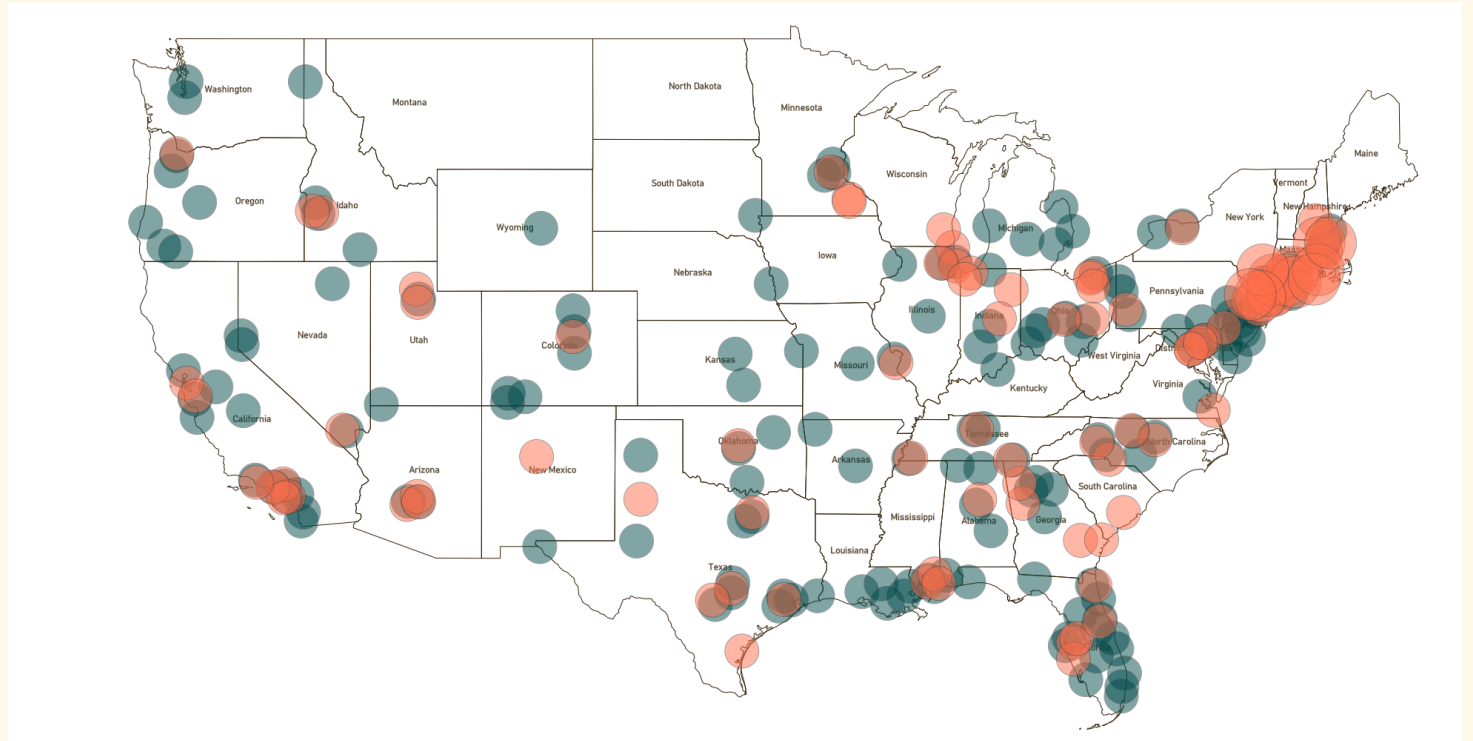
8-15%

complication rate
industry average

Nationwide Network of Over 600 Facilities and 3,000 Surgeons

Our network is built by design to be a narrow network, with provider quality and surgical outcomes as the top priority .

A carrier network is intended to have broad access, offering numerous options to members regardless of where they live but isn't focused on quality/cost. The Lantern network is more focused on quality and cost, while still creating access within most major cities in the U.S.



Lantern Network of Excellence
Surgical Facilities



New to Lantern in 2024
Surgical Facilities

Lantern members can save money on surgery

Most Lantern members can find the best care close to home. But if you do need to travel, your benefit covers your travel costs to ensure that you have access to the best providers.

Lantern will also support your journey to your appointments



Mileage (car)

Miles Traveled	0 – 99	100 – 199	200+
Allowance	\$25	\$50	\$100



Hotel

In the event a hotel is required, we ensure quality by only booking **3 stars or above**.



Per Diem

Members, and a companion, are provided **\$35 per person/per day**, so they can feel at home no matter where the surgery is taking place.



Airfare

Sometimes, the highest quality surgeon specializing in a specific procedure might require travel. **If a flight is required, we'll book for the member and a companion.**

Meaningful Savings

NMPSIA Member Cost Savings Comparison

Coverage	High Option Plans (BCBSNM and PHP)	Low Option Plans (BCBSNM and PHP)	BCBS Preferred EPO	LANTERN
Deductible	\$750 individual coverage / \$1,500 family coverage	\$2,000 individual coverage / \$4,000 family coverage	\$500 individual coverage / \$1,000 family coverage	\$0
Coinsurance	20% after deductible	25% after deductible	20% after deductible	0%
Total	Up to the out-of-pocket maximum: \$4,100 individual coverage / \$8,200 family coverage	Up to the out-of-pocket maximum: \$4,100 individual coverage / \$8,200 family coverage	Up to the out-of-pocket maximum: \$3,250 individual coverage / \$6,500 family coverage	There is zero cost for your Lantern procedure

What's Covered?

Covered Costs With Lantern

*There are some pre- and post-procedure costs that Lantern does **NOT** cover, such as:

- Physical therapy
- Home health
- Advanced imaging/diagnostics
- Durable medical equipment

- Pre-surgery consultation with doctor*

Admission to facility for surgery

- Surgeon
- Hospital/Surgery Center
- Anesthesia
- Every other component of surgery from the moment you were admitted to the facility to the time of discharge.

Discharge from facility

- Post-procedure visits*

Commonly Covered Procedures

Lantern covers more than 500 different procedure types. If you need a procedure that you do not see below, Call a Care Advocate to confirm if your procedure is covered.

Joint Replacement and Revision

- Ankle
- Knee
- Elbow
- Shoulder
- Hip
- Wrist

Spine

- Artificial Disk Replacement
- Cervical Disk Fusion
- Laminectomy
- Laminotomy
- Lumbar Interbody Fusion
- 360 Spinal Fusion

Orthopedic

- Arthroscopy (Knee/Shoulder)
- Bunionectomy
- Carpal Tunnel Release
- Ligament Repair
- Rotator Cuff Repair

Interventional Spine/Pain

- Cervical Epidural
- Lumbar Epidural Steroid
- Stellate Ganglion Block
- Epidural Blood Patch

Concierge Support

Care and Support When You Need It Most

Your Lantern benefit includes support from your Care Advocate. They will help you understand your benefit, find the right care and make sure you feel informed at every stage of the journey.

Lantern Care Advocates can:

- Answer questions about your benefit
- Explain what surgeries and costs are covered
- Help match you with the best surgeon for your care
- Coordinate any consults and appointments with your Lantern surgeon
- Support your needs throughout your surgical journey



Lighting Your Path to the Best Surgical Care

When should I call?

- You believe surgery may be necessary
- You have been advised to have surgery
- You have surgery planned

Call us at **888.726.1350**
to learn more.

Member portal: my.lanterncare.com



**New Mexico
Public Schools
Insurance
Authority**

Prescription Benefits



CVS Health policy statement

All CVS Health presentation materials are confidential and proprietary and may not be copied, distributed, captured, printed or transmitted (in any form) without the written consent/authorization of [CVS Pharmacy, Inc.].



CVS Caremark® is your Pharmacy Benefit Manager (PBM)

**We manage your prescription benefit plan and help
keep your medication costs low.**



**We're like your health plan, but for
prescriptions.**

As a CVS Caremark member, you have **access to a wide range of
cost-effective medications** and thousands of network pharmacy
choices (including home delivery for you and your family).

From affordable
drug prices to
plenty of network
pharmacies —
**we've got you
covered**



Check out what's already built into your plan:



Prescription savings options

We're always looking for the best value on drug prices



Refills your way

Whether that's at a local network pharmacy or delivery by mail, you've got options



Online support anytime

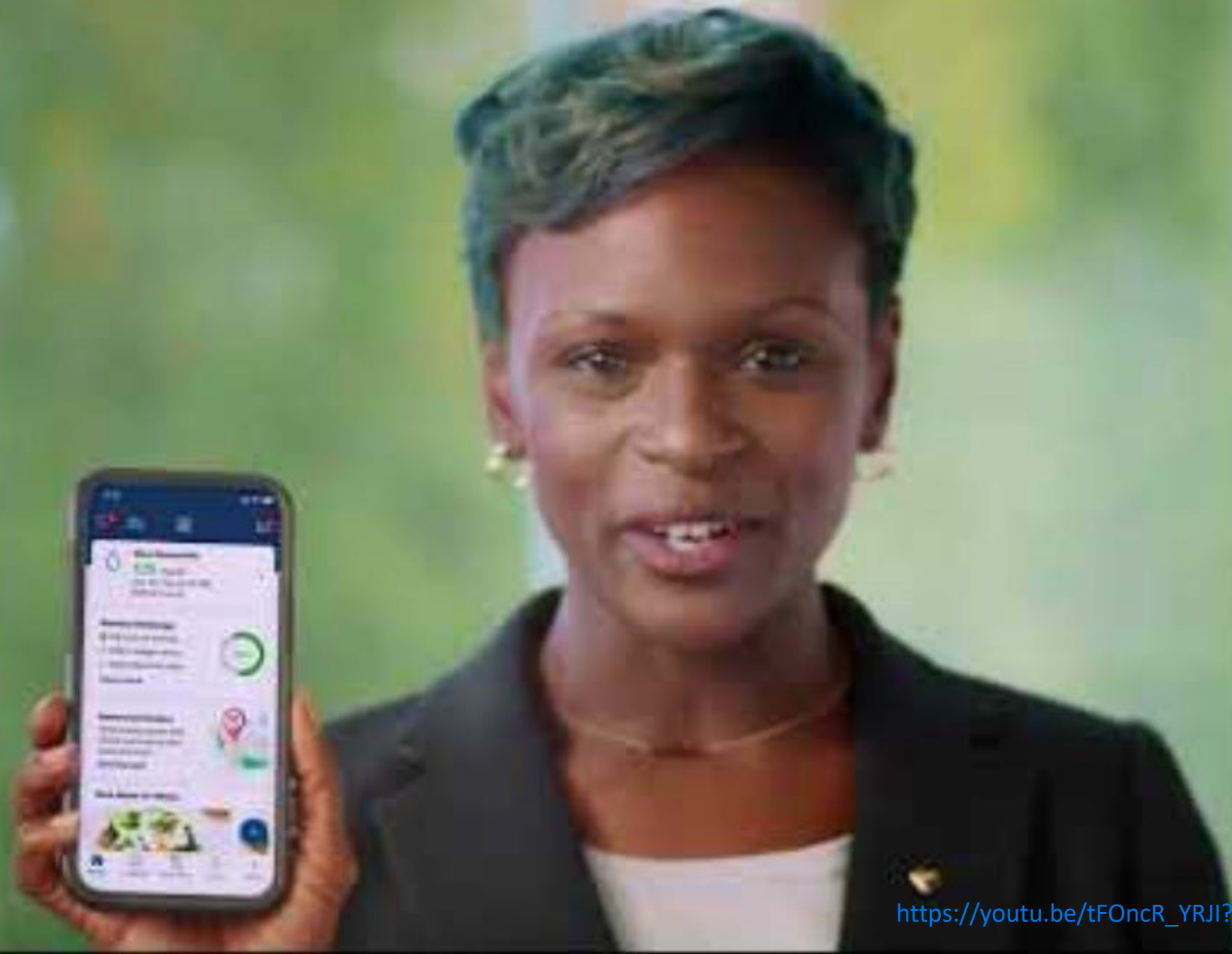
Track costs, find ways to save and more.
We've got the online tool for you

Welcome to Transform Diabetes Care®

The right kind of support on your terms.

TDC is a better way to manage your diabetes and overall health — available at no cost to you. The health information you share helps us personalize your health coaching. You'll get help with diet and lifestyle habits, reminders about screenings and more.





https://youtu.be/tFOncR_YRJI?si=pb0EcV09wfu0t9M7



Blood sugar and blood pressure monitoring



Pharmacists and nurses looking out for you



Prescription refill reminders



Preventive health screenings



Nutrition plans for your likes and needs



CVS Health Tracker app

Managing diabetes?

Extra support is here.

Transform Diabetes Care

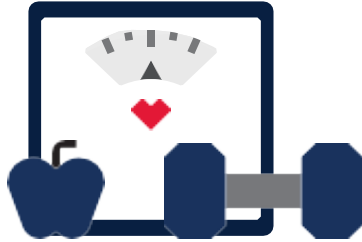
provides the right amount of guidance and support based on your needs and preferences.

With the CVS Health® Tracker app, you can monitor your glucose, calories and more. To stay on track, you can message with a health coach and get personalized support from a Certified Diabetes Care Nurse.*

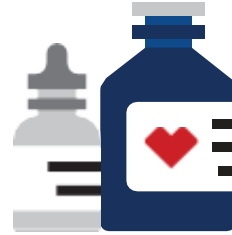
If you're managing diabetes, you're enrolled automatically, so stay tuned for program details – we'll be in touch soon to help you get started.

*Certified Diabetes Care Nurses do not diagnose or treat conditions. Their role is to connect members to appropriate resources and help identify and close gaps in care. Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

TDC can assist you with:



Lifestyle choices and overall health: Get help quitting smoking, track your diet and exercise on the app or find information on conditions like sleep apnea and more.



Your medications: We can help you understand how to take your insulin as well as give you reminders about lab tests that may be affected by your medications.



Preventive screenings: We can remind you about upcoming screenings like foot and eye exams, alert you to tests you need and help you make sense of any lab results.

What do I need to do?

Nothing at the moment, we'll be in touch with you soon about your next steps.

If you take diabetes medications or are already enrolled in a diabetes program, you'll automatically be enrolled in TDC.

If I don't fill prescriptions at CVS Pharmacy, can I still participate in TDC?

Yes, you'll still get the benefits of TDC. This includes:

- Glucose and blood pressure monitoring, if available under your plan
- Health coaching from nurses
- Preventive screenings at MinuteClinic
- Help staying on track with your medications

What else should I expect?

Support is ongoing and includes:

- Information about ordering and using your new connected devices (if applicable to you)
- Coaching and support calls (when needed) from a nurse to help you stay on track
- Communication with your doctor (only with your permission) to share results

Is my information safe?

Yes, your data is protected.

CVS Health works confidentially with your medical carrier to identify and reach out to individuals who may benefit from this program.



Jane is 44 years old
and newly enrolled in the
**Transform Diabetes Care
program**

Conditions

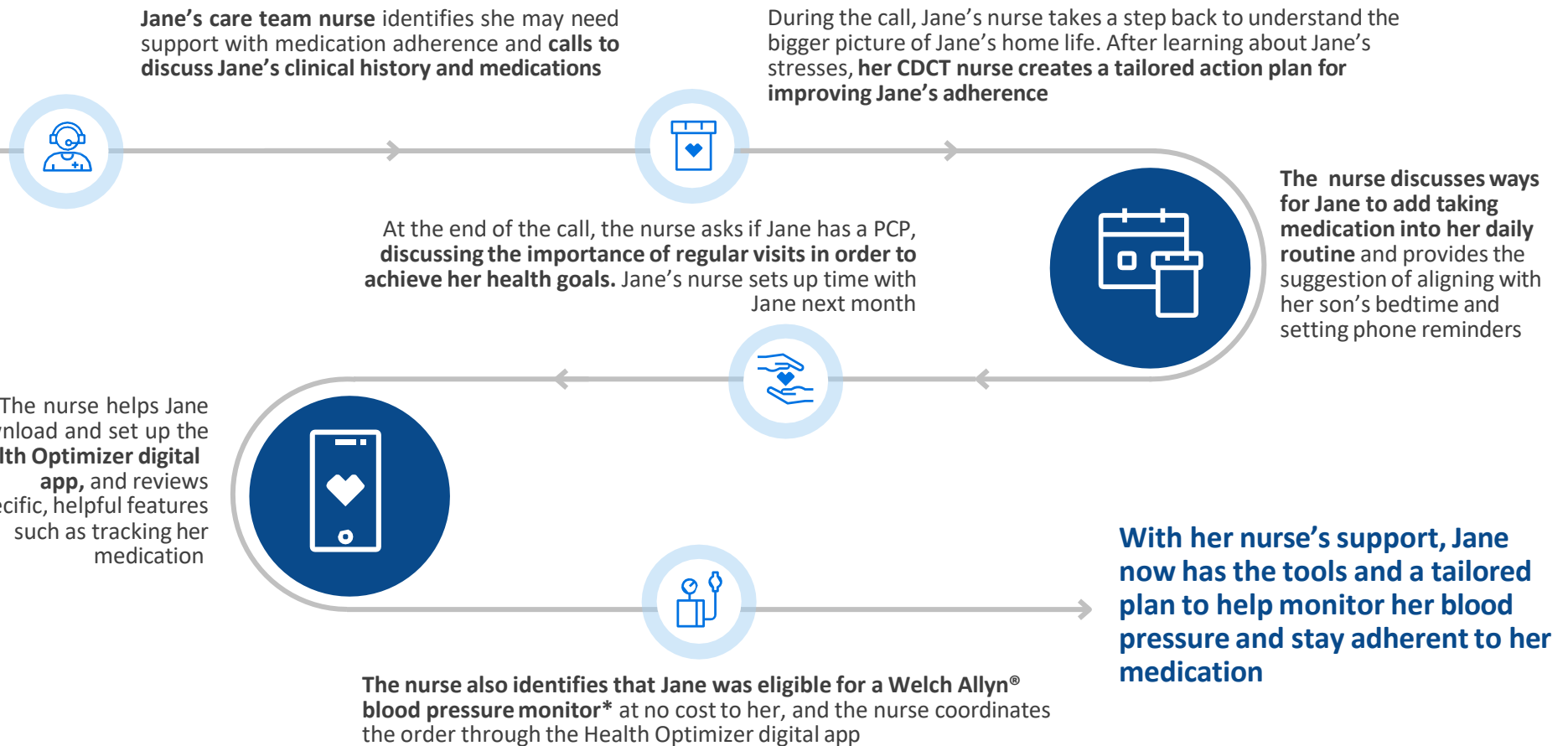
Type 2 diabetes
Hypertension
High cholesterol

Prescriptions

Metformin
Lisinopril
Pravastatin

Nurse assistance

Providing nurse assistance to help overcome specific challenges and support adherence



PCP (Primary care provider). *Welch-Allyn blood pressure monitors are only available if plan includes hypertension (HTN) bundle.

Appendix

CVS Caremark Mobile App

Manage your Rx on your own time.

We make it easy to keep track of your Rx, check for savings and more from your mobile device.

Our mobile app gives you a secure, simple way to manage your prescription benefits and member information. Find a nearby pharmacy no matter where you are. Learn about your medication and get information you can trust day or night. Do all this – and much more – at your convenience.

Learn more at [Caremark.com](https://www.caremark.com)





Retail 90

Get the medications you take regularly (such as diabetes, high blood pressure or asthma) in 90-day supplies.



90-day supplies are more convenient and may cost less

To find a network pharmacy, visit [Caremark.com/PharmacyLocator](https://www.caremark.com/pharmacylocator)



Questions about your Prescriptions?

Call our Customer Care Team:

We have a dedicated team ready to help.

Simply call the number on the back of your card.

1-877-787-0652

or register at [Caremark.com](https://www.Caremark.com) to use our self-service tools.



Legal disclaimers

The source for data in this presentation is CVS Health Enterprise Analytics unless otherwise noted.

All data sharing complies with applicable law, our information firewall and any applicable contractual limitations.

Adherence and health outcome results, savings projections and performance ratings are based on CVS Caremark data. Actual results may vary depending on benefit plan design, member demographics, programs implemented by the plan and other factors. Client-specific modeling available upon request.

The Maintenance Choice program is available to self-funded employer clients that are subject to ERISA. Non-ERISA plans such as fully insured health plans, plans for city, state or government employees and church plans need CVS Caremark legal approval prior to adopting the Maintenance Choice program. Prices may vary between mail service and CVS Pharmacy due to dispensing factors, such as applicable local or use taxes.

Specialty Expedite is available exclusively for providers who use compatible electronic health record (EHR) systems, including Epic Systems and others that participate in the Carequality Interoperability Framework.

Specialty delivery options are available where allowed by law. In-store pick up is currently not available in Oklahoma. Puerto Rico requires first-fill prescriptions to be transmitted directly to the dispensing specialty pharmacy. Products are dispensed by CVS Specialty and certain services are only accessed by calling CVS Specialty directly. Certain specialty medication may not qualify. Services are also available at Long's Drugs locations.

Patient stories and patient names are presented for illustrative purposes only. Any resemblance to an actual individual is coincidental. Unless otherwise specified, images contained within are licensed or the property of CVS Health or one of its affiliates.

This presentation contains trademarks or registered trademarks of CVS Pharmacy, Inc. or one of its affiliates; it may also contain references to products that are trademarks or registered trademarks of entities not affiliated with CVS Health.



New Mexico Public Schools Insurance Authority BlueCare Dental

2025 Regional Training



**BlueCross
BlueShield**
of New Mexico



**New Mexico
Public Schools
Insurance
Authority**

VIRTUAL DENTAL VISITS

Powered by



Virtual dental visits are an option with BlueCare Dental.

You and your covered dependents can use these visits when you:

- Have an urgent dental issue and can't see your dentist
- Need access to a dentist after business hours
- Want to consult a dentist without leaving home, or while traveling

What can a virtual dentist do for you?

- Address tooth pain due to things like cavities, gum disease, impacted wisdom teeth
- Assess trauma, such as a chipped tooth
- Prescribe appropriate medications

Virtual visits are part of the BlueCare Dental PPOSM Network

Virtual visits may not be available on all plans.

Teledentistry.com is an independent company that operates and administers the virtual dental visits program for Blue Cross and Blue Shield of Illinois. Teledentistry.com is solely responsible for its operations and for those of its contracted providers. Teledentistry.com® and the Teledentistry.com logo are registered trademarks Teledentistry.com and may not be used without permission.

How Teledentistry Works

Powered by



Our easy 3-step process helps you get urgent dental care from a licensed dentist virtually, providing quick relief when you need it most.

Call or chat with us any time

Our 24/7 emergency dental team verifies your insurance along with your preferred pharmacy.

Access a dentist right away

Based on your dental needs, we'll quickly connect you with a virtual dentist for immediate dental emergency care.

Get emergency dental relief

Following your consultation, any necessary prescriptions will be sent directly to your preferred pharmacy.

**Virtual visits are part of the
BlueCare Dental PPOSM
Network**

**Simply call 1-866-256-2054 or
visit Teledentist.com and
provide some required
information. You will be
connected to a dentist via video
conference within 10-15 minutes
and the average consult only
takes 3-5 minutes!**

What Teledentist.com Can Help With

Powered by



Toothache or pain

Have tooth pain? Our online dentists are here to help and can even prescribe medication if necessary.

Jaw injury

Contacting a dentist for a jaw injury is crucial to prevent potential complications and long-term damage.

Bleeding gums

Contact us to identify the cause of bleeding gums and prevent further tissue damage from occurring.

Knocked out tooth

In the critical moments after a tooth is knocked out, call a dentist to save the tooth, and prevent complications.

Swollen cheek or jaw

Contacting a dentist for a swollen cheek or jaw is vital to diagnose and treat any underlying infections or issues before they escalate.

Chipped, cracked or broken teeth

We understand accidents happen. Contact us to prevent infection, relieve pain, and restore your smile.

Lost filling or broken crown

For a lost filling or broken crown, call a dentist to prevent pain, infection, and restore your tooth's function.

Abscess or swelling

Promptly addressing an abscess or swelling in the mouth is essential. Our urgent dental care services ensure you get immediate attention.

How to Get Started

Powered by



Follow these easy steps to get started

Visit your BlueCare Dental Wellness Center or
TeleDentistry.com

- **Step 1** Enter your information and click Signup
- **Step 2** Complete all required online forms.
- **Step 3 (optional)** Take photos of the problem area.
- **Step 4** You will be connected with a TeleDentistry.com dentist to begin your consultation.

After the Consultation

Powered by



TELEDENTISTRY.com
Your Dentist. Anytime Anywhere®

TeleDentistry.com dentists provide initial consultation services and can write prescriptions** when appropriate. The TeleDentistry.com dentist will email consultation notes to your dentist for further treatment. If you do not have a dentist, TeleDentistry.com will refer you to a dentist with your authorization.

The virtual visit will be paid the same as if you were visiting your dentist office for the same service. If you need follow-up care and don't have a regular dentist, Teledentistry.com can help you find a dentist. If you follow up with your regular dentist, they can send them a report regarding the virtual visit.

Teledentistry should be used after business hours, on holidays and weekends, or when experiencing a dental emergency and your regular dentist is not available.

Need more help? Call 24/7 at (866) 256-2054

**E-prescriptions are not available internationally.





BlueCare DentalSM

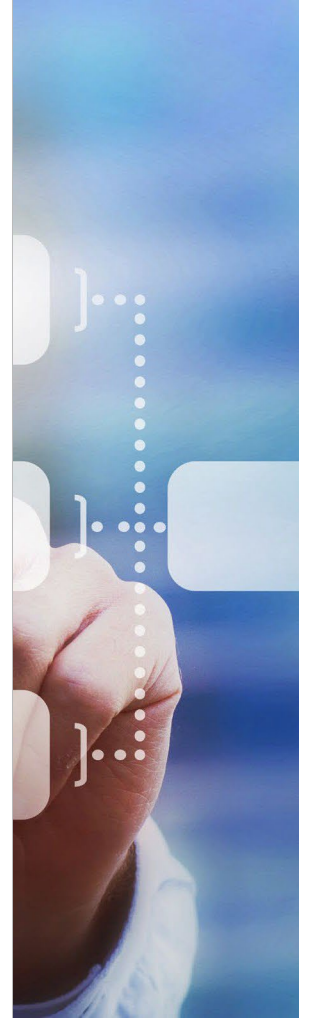
The Right Choice!

Lisa Guevara
Account Executive

lisa_guevara@bcbsnm.com

505-816-4096

Appendix



One of the **Largest Dental Carriers**

NATIONWIDE and in **NEW MEXICO**



Providing **Dental benefits**
to **New Mexico employers**
SINCE 1975



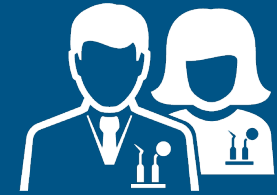
Trusted by **OVER 600**
NEW MEXICO employers**



Nearly 5 Million
Dental members
Nationwide



One of the **LARGEST**
DPPO Dental Networks



OVER 1,100
unique dentists in
New Mexico and **OVER**
150,000
Nationwide*

More unique providers in our
network than any other carrier!



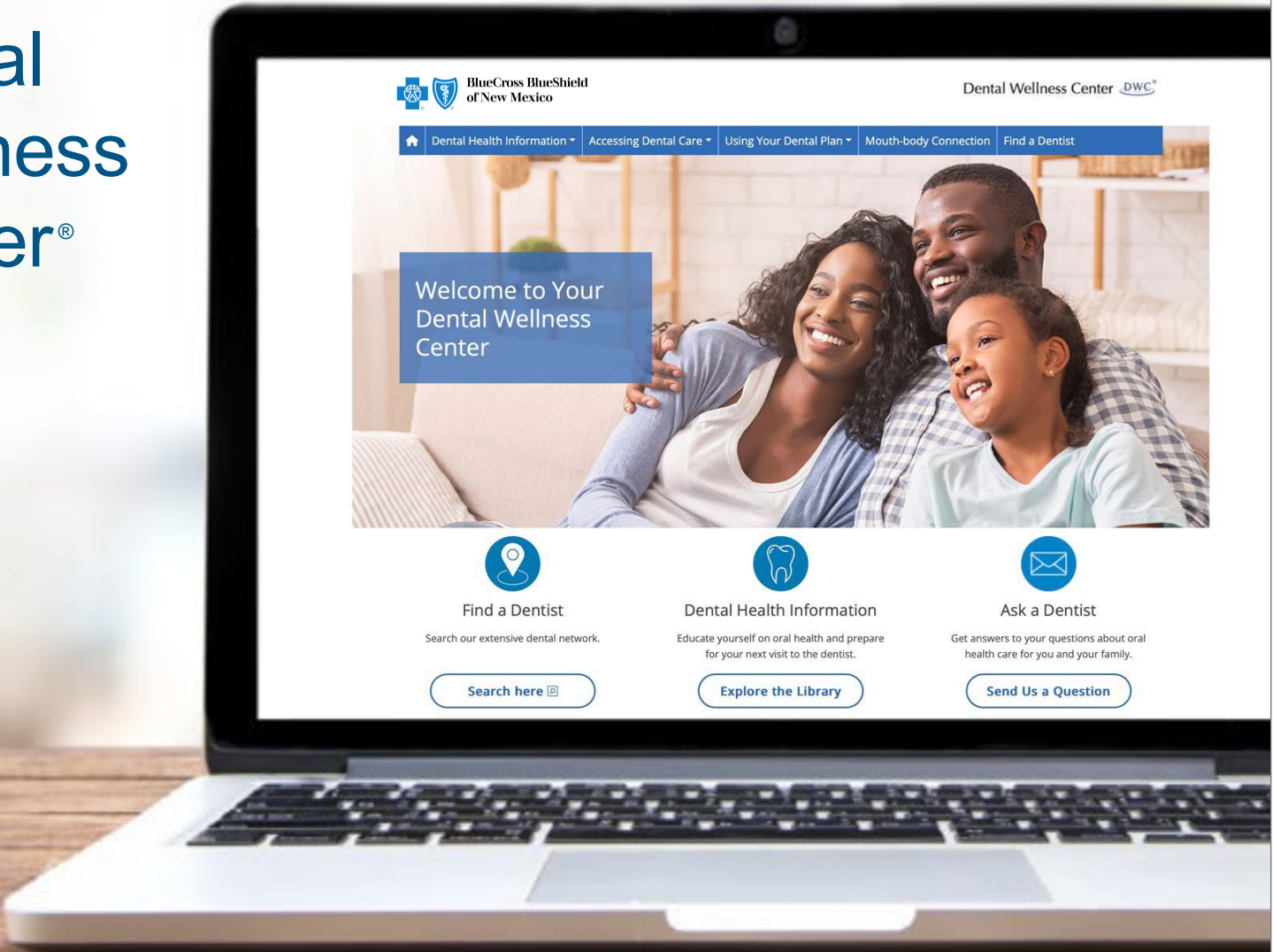
BlueCross BlueShield
of New Mexico

*Network360® Analytics Suite (September 2024).

**February 2024 Membership Report

Member Resources

Dental Wellness Center®



Interactive Web Tools



Find a Dentist



Dental Cost Advisor



Ask a Dentist



Dental Dictionary



Educational Videos



In the News



Mouth & Body Connection

BlueCare Dental Enhanced Benefit

At-risk and high-risk members with diabetes, heart disease or who are pregnant.

After standard benefits are exhausted, members are eligible for one of the following additional benefits:

- **Routine cleaning**
- **Periodontal scaling and root planing**
- **Periodontal maintenance**

We make it easy! No member action required, no program enrollment requirement.

Eliminates financial barriers. Members do not have to pay at time of service and seek reimbursement.



Benefits Administration Events and Initiatives

Ongoing Events

- [NMPSIA Support](#) (Benefits or Administration Training, Orientations, New Hire Meetings and Health Fairs)
 - Submit a request at least six (6) weeks in advance of the event to ensure successful planning and accommodation by NMPSIA and EASI staff.
- EASI Monthly Virtual Benefits Administration Trainings and Roundtables
 - Attendance strongly encouraged with interactive participation with peers.

Upcoming Initiatives by EASI

- Required Online Only Benefits Enrollment January 1, 2026
 - Are [Employers](#) and [Employees](#) Ready? Access the NMPSIA website for tutorials.
- October 2025 Sample Bills Available on September 1, 2025, includes New Hire Enrollment & 10/1/2025 Premium Rates
- Annual Salary File Data Collection October 1, 2025 to October 31, 2025
- Open/Switch Enrollment October 1, 2025 to October 31, 2025
 - January 2026 Sample Bills Available November 17, 2025
- Collection of Employee Personal Email Address (*No Employer Email Addresses*)
 - Choice to enter on Annual Salary File or Advise Employees to Access Online “Change Basic Information” Option
 - REMINDER: Employers and Employees should not block or unsubscribe from emails from NMPSIA, EASI or enrolled Benefits Carrier communications.
- Collection of Employee & Spouse Medicare Part A and B Data For All Medical Enrollment
- Audit and Collection of Spouse & Dependent Social Security Number or Individual Tax Identification Number
 - Employees should provide this data by the next tax filing period after initial enrollment
(*Current alternate identification numbers issued by EASI and dependent eligibility will be suspended until the data is provided.*)

NMPSIA Employee Benefits Administration

Erisa Administrative Services, Inc. (EASI)

P.O. Box 9054

Santa Fe, NM 87504-9054

Santa Fe: (505) 988-4974 • Toll Free: (800) 233-3164

Email: sf@easitpa.com

Kathy Payanes: kpayanes@easitpa.com

Contact EASI for assistance with:

NMPSIA rules of enrollment and administrative practices,
enrollment, eligibility, premium billing, premium collection and
employer & employee online system

Closing Remarks

Thank You

for joining us!

