# New Mexico Public Schools Insurance Authority

**Open Switch Enrollment 2026** 





# Understanding Your Coverage



United **Concordia** dental\*

### Discover the Benefits You're Paying For!

# United **Concordia**dental\*

### Smile.

Your Dental Plan Covers preventive care at 100%

#### Services include:

Oral Exams
X-rays
Routine Cleaning
Periodontal Cleanings

No Copays
No Deductible
No Coinsurance
with In-Network
dentists!



### **Dental Plans Overview**



High Plan	Low Plan
✓ Preventive Services	✓ Preventive Services
✓ Fillings, root canals, surgeries	✓ Fillings
✓ Major services- crowns, bridges, dentures.	✓ NO Major services- Root canals, surgeries, crowns, dentures.
✓ Braces	G. G. 1. 13G. 1. G. 1.
√ \$50 deductible per person up to \$150 per family	\$50 deductible per person up to \$150 per family
✓ \$1,500 Calendar year max	✓ \$1,500 Calendar year maximum
√ \$1,500 Lifetime Max for ortho	



### 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	4 0 0 0 / **	
Scaling & Root Planing <sup>†</sup>	100%**	
Periodontal Surgery - four procedures‡		

<sup>\*</sup> If necessary in accordance to United Concordia policies, as demonstrated by your dentist's submitted documentation.

<sup>\*\*</sup> 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.

<sup>†</sup> Note to dentists: Now including CDT Code D4346 (Current Dental Terminology © 2016 American Dental Association. All rights reserved.)

<sup>‡</sup> Four procedures related to gingival flap or osseous surgeries.

# **Teledentistry Services from Dental.com**



#### What is Dental.com?

- A web-based service dental care service
- Facilitates virtual dental consultations for urgent and emergency oral issues
- Enables secure, real-time visits between members and dentists

#### Virtual dental visits made easy

- Accessible via smartphone, tablet or computer
- Quick link on UnitedConcordia.com
- Covered the same as in-person exam
- Dental.com submits member claims

#### Services available to members:

- Limited oral evaluation (D0140)
- Prescriptions for antibiotics/pain medications
- Visual exams
- After-care instructions



#### Benefits of teledentistry:

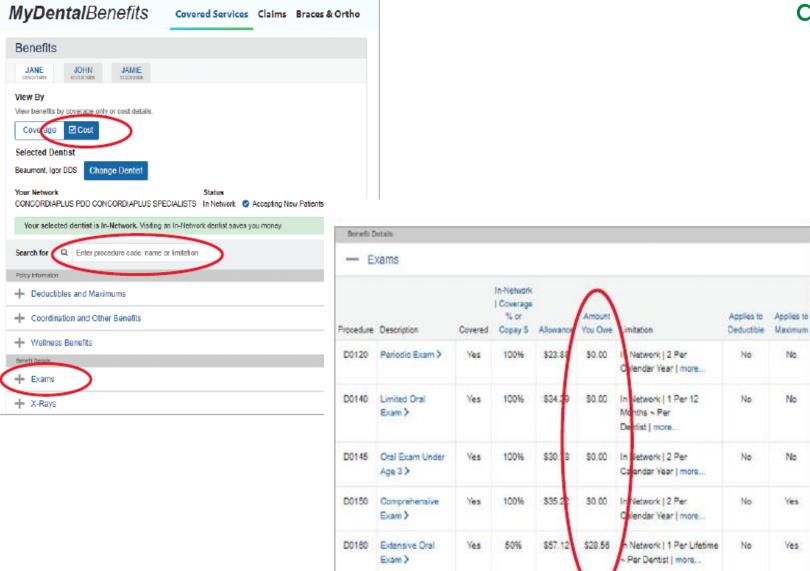
- Reduces ER visits for dental issues
- Access to dental care anytime, anywhere
- Limits travel costs and time off work

# **Smart Consumer Tip**

# Using the Cost Estimator tool

- Avoid surprise cost
- View estimated cost of covered or non covered services

# United **Concordia**dental



### **Network Savings**

# United **Concordia**dental™

Maximize your benefits by visiting a New Mexico Preferred Network dentist and

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

Find a network dentist in 3 easy steps:

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



### **Balance Billing Example**

United Concordia dental\*

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

#### **Example**\*:

The <u>average fee</u> for a porcelain crown is \$1200

The <u>average allowance</u> for a crown is **\$700** 

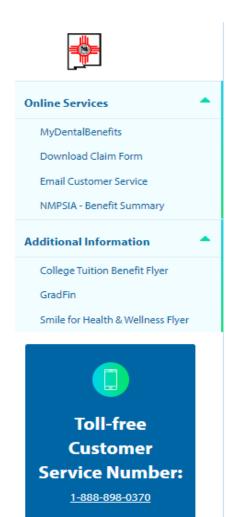
	In-network	Out-of-Network
United Concordia covers	50% of the allowance	35% Out-of-Network allowance
The dentist charges	\$700 (the in-network allowance)	\$1,200 (no discount)
Which means	You – 50% of the allowance or \$350  United Concordia – \$350	You – 65% + difference between our allowance and the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

\*In network providers are not allowed to charge taxes, if a member is going out of network, they are responsible for all charges

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

### **Client's Corner**

#### A dedicated webpage for NMPSIA Members



#### The smart choice for dental benefits

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

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

#### What's covered under my dental plan?

New Mexico Public School Insurance Authority members can enroll in one of two different United Concordia Dental PPO plans: the Low Option or the High Option. You can access detailed benefit summaries for these plans using <a href="https://doi.org/10.25/10.25/20.25

If you have a question about your plan, visit <u>MyDentalBenefits</u> to chat live with customer service if you need help. If you don't have an account, <u>create one now</u>. You can also call us at <u>1-888-898-0370</u>.

#### How do I find a dentist?

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

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

# United **Concordia**dental™

Visit UnitedConcordia.com/nmpsia

or

Scan to visit the NMPSIA Clients' Corner page



# **MyDental**Benefits

### Manage your benefits anywhere, anytime



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

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

# Chat live with customer service

Connect directly to a real person. Chat live while using your *MyDental Benefits* account.



### Ways to Connect with Us





#### **Open Enrollment Questions?**

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

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



#### **Quick Links:**

UnitedConcordia.com

#### **MyDental**Benefits

UnitedConcordia.com/GetMDB

#### **Find a Dentist Tool**

UnitedConcordia.com/FindADentist

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















# Thank you.

This video is intended to promote awareness of the plan with an existing client. It is not intended for the buying public. In the event of a conflict between statements and representations and plan documents, plan documents will control. Content valid for the contract period unless otherwise noted.