

# New Mexico Public Schools Insurance Authority

Open Switch Enrollment 2026



New Mexico  
Public Schools  
Insurance  
Authority



# Understanding Your Coverage



United **Concordia**  
dental<sup>SM</sup>



# Discover the Benefits You're Paying For!

United **Concordia**  
dental<sup>SM</sup>

## 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

- ✓ Preventive Services
- ✓ Fillings, root canals, surgeries
- ✓ Major services- crowns, bridges, dentures.
- ✓ Braces
- ✓ \$50 deductible per person up to \$150 per family
- ✓ \$1,500 Calendar year max
- ✓ \$1,500 Lifetime Max for ortho

## Low Plan

- ✓ Preventive Services
- ✓ Fillings
- ✓ **NO** Major services- Root canals, surgeries, crowns, dentures.
- ✓ \$50 deductible per person up to \$150 per family
- ✓ \$1,500 Calendar year maximum



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.

# Teledentistry Services from Dental.com

United **Concordia**  
dental<sup>SM</sup>

## 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

**MyDentalBenefits** [Covered Services](#) [Claims](#) [Braces & Ortho](#)

**Benefits**

JANE 07/02/1985 JOHN 01/10/1985 JAMIE 11/23/2006

**View By**  
View benefits by coverage only or cost details.  
☐ Coverage ☒ Cost

**Selected Dentist**  
Beaumont, Igor DDS [Change Dentist](#)

**Your Network** CONCORDIAPLUS PDO CONCORDIAPLUS SPECIALISTS **Status** In Network: ☒ Accepting New Patients

Your selected dentist is In-Network. Visiting an In-Network dentist saves you money.

**Search for**

**Policy Information**

- + Deductibles and Maximums
- + Coordination and Other Benefits
- + Wellness Benefits

**Benefit Details**

- + Exams
- + X-Rays

**Benefit Details**

— Exams

Procedure	Description	Covered	In-Network   Coverage % or Copay \$	Allowance	Amount You Owe	Limitation	Applies to Deductible	Applies to Maximum
D0120	Periodic Exam >	Yes	100%	\$23.88	\$0.00	In Network   2 Per Calendar Year   more...	No	No
D0140	Limited Oral Exam >	Yes	100%	\$34.29	\$0.00	In Network   1 Per 12 Months ~ Per Dentist   more...	No	No
D0145	Oral Exam Under Age 3 >	Yes	100%	\$30.18	\$0.00	In Network   2 Per Calendar Year   more...	No	No
D0150	Comprehensive Exam >	Yes	100%	\$35.22	\$0.00	In Network   2 Per Calendar Year   more...	No	Yes
D0160	Extensive Oral Exam >	Yes	60%	\$57.12	\$28.56	In Network   1 Per Lifetime ~ Per Dentist   more...	No	Yes



# Network Savings

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

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

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

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







# Balance Billing Example

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

**Example\*:**

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

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

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

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

**\*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

United Concordia  
dental<sup>SM</sup>



## Online Services

[MyDentalBenefits](#)

[Download Claim Form](#)

[Email Customer Service](#)

[NMPSIA - Benefit Summary](#)

## Additional Information

[College Tuition Benefit Flyer](#)

[GradFin](#)

[Smile for Health & Wellness Flyer](#)



**Toll-free  
Customer  
Service Number:**

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

### The smart choice for dental benefits

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

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

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

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

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

### How do I find a dentist?

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

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

Visit [UnitedConcordia.com/nmpsia](https://UnitedConcordia.com/nmpsia)

or

Scan to visit the NMPSIA  
Clients' Corner page



# **MyDentalBenefits**

Manage your benefits anywhere, anytime

United **Concordia**  
**dental**<sup>SM</sup>

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

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

## **Chat live with customer service**

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



# Ways to Connect with Us



## Open Enrollment Questions?

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

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



## Quick Links:

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

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





# Thank you.