



Fall 2022

New Mexico Public Schools Insurance Authority Open Switch Enrollment

Protecting more than just your smile!

United Concordia Dental

Low Option

Alliance Network:

Plan Pays – In-Network

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

Plan Pays – Out-of-Network

Preventive Services – Routine & Periodontal Cleanings/Exams/ X-rays/ Sealants/Fluoride for children under 19	25%*
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Calendar Year Maximum	\$1,500 per person
Lifetime Orthodontic Maximum	\$0

United Concordia Dental

High Option

Alliance Network:

Plan Pays – In-Network

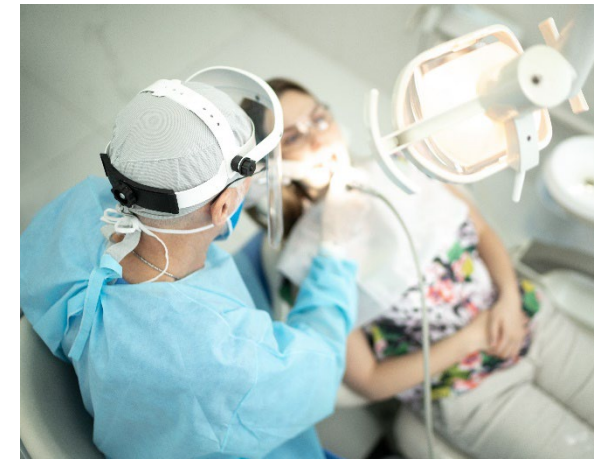
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Basic Services – Fillings/Root Canals/Periodontics/ Oral Surgery/Extractions/Anesthesia	80%
Major Services – Crowns/Bridges/Dentures/Implants	50%
Orthodontics	50%
Calendar Year Deductible	\$50 per person \$150 per family
Calendar Year Maximum	\$1,500 per person
Lifetime Orthodontic Maximum	\$1,500 person

Plan Pays – Out-of-Network

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

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

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



Find a network dentist in 3 easy steps:

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

Avoid Surprise Costs With a Predetermination

- A smart choice **before** having complex/expensive dental services (\$300 and over)
 - *Recommended but not necessary to have claims paid*
- **A predetermination tells you:**
 - ✓ If the services will be covered
 - ✓ The amount we will pay
 - ✓ And the amount you'll be responsible for paying
 - ✓ Other covered treatment options (when appropriate)
- **A predetermination is *not*** a guarantee of payment – it's an estimate of what you can expect to owe or pay for the services proposed.
- Your dentist will submit the predetermination on your behalf
- Predeterminations are done **daily**



MyDentalBenefits

Manage your benefits anywhere, anytime

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 we'll pay
- ✓ 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
- ✓ 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.



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
- Pregnancy

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.

College Tuition Benefit How Tuition Rewards® Work

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

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



Debt reduction solutions for student loan borrowers

GradFin helps employees cut their payoff times almost in half!*

With GradFin, you get:

- Refinancing, consolidation and new loan origination services
- Free 1-on-1 consultations to find the best payoff strategies
- 11 Diverse bank partners that ensure approvals, no matter credit history
- Variety of fixed and variable loan terms between 5 to 20 years
- Live educational webinars and workplace “town halls”



GradFin users
save more than
\$38,000*

Goto.[GradFin.com/UC](https://www.gradfin.com/UC)

*Average savings over the lifetime of a loan.
GradFin internal research; 2020.

Connect with Us



Telephone:

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

Monday - Friday,
EST 6:00am – 6:00pm



Quick Links:

- UnitedConcordia.com

MyDentalBenefits

- UnitedConcordia.com/GetMDB

Find a Dentist Tool

- UnitedConcordia.com/FindADentist

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

