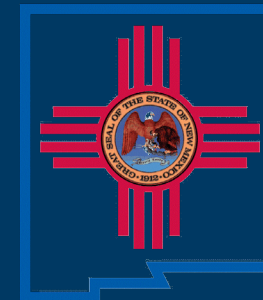


United Concordia Dental

Dental benefits overview for New Mexico
Public Schools Insurance Authority employees



New Mexico
Public Schools
Insurance
Authority

Why Choose United Concordia Dental?

More than dental coverage, with a large provider network, added wellness benefits and convenient tools that help NMPSIA members get greater value from their plan.



Coverage Designed Around What Matters to You



More choice

Two PPO options for different dental needs



More access to care

A large New Mexico Preferred provider network



More support for your health

Wellness benefits included with your plan



More help when you need it

Online tools, mobile access and live customer service



Find the Plan That Fits Your Needs

Think about the care you and your family may need in the coming year.

Low Option

- ✓ Preventive care covered at 100% in network
- ✓ Basic services covered at 80% in network after deductible
- Major services not covered*
- Orthodontics not covered*
- ✓ \$1,500 in-network annual maximum

High Option

- ✓ Preventive care covered at 100% in network
- ✓ Basic services covered at 80% in network after deductible
- ✓ Major services covered at 50% in network after deductible
- ✓ Adult and child orthodontics covered at 50%
- ✓ \$1,500 in-network annual maximum

The right option depends on the level of care you expect to use.

High Option Dental Benefits Summary

Comprehensive coverage for members who may need more extensive dental care.

Covered Dental Services	In-Network	Out-of-Network
✓ Diagnostic / Preventive Services Exams • Routine Cleanings • X-rays • Periodontal Cleanings • Fluoride for children age19 and younger • Palliative Treatment • Sealants	100%	100%
✓ Basic services Fillings • Simple Extractions • Root Canal Therapy • Space Maintainers • Repairs of Crowns, Inlays, Onlays, Bridges and Dentures • Endodontics • Nonsurgical Periodontics • Surgical Periodontics • Complex Oral Surgery • General Anesthesia	80%	55%
✓ Major services Inlays • Onlays • Crowns • Bridges • Dentures • Implants	50%	35%
✓ Orthodontics (any age)	50%	50%
✓ Lifetime Orthodontic Maximum Any age/per person/per course of treatment	\$1,500	\$500
✓ Calendar Year Maximum	\$1,500	\$1,000
✓ Calendar Year Deductible Per person/per family. Applies to Basic & Major services only.	\$50	\$150

Low Option Dental Benefits Summary

A practical choice for members focused on preventive and routine dental care.

Covered Dental Services	In-Network	Out-of-Network
✓ Diagnostic / Preventive Services Exams • Routine Cleanings • X-rays • Periodontal Cleanings • Fluoride for children age19 and younger • Palliative Treatment • Sealants	100%	25%*
✓ Basic services Fillings • Simple Extractions • Root Canal Therapy • Space Maintainers • Nonsurgical Periodontics	80%	25%
✓ Major services Complex Oral Surgery • Surgical Periodontics • Inlays • Onlays • Crowns • Bridges • Dentures • General Anesthesia	0%	0%
✓ Orthodontics	0%	0%
✓ Orthodontic Maximum	\$0	\$0
✓ Calendar Year Maximum Per person.	\$1,500	\$1,500
✓ Calendar Year Deductible Per person/per family. Applies to Basic services only.	\$50	\$150

Added Support for Your Overall Health

Smile for Health® Wellness

Included with both NMPSIA dental plan options

Additional gum disease support

For eligible members with:

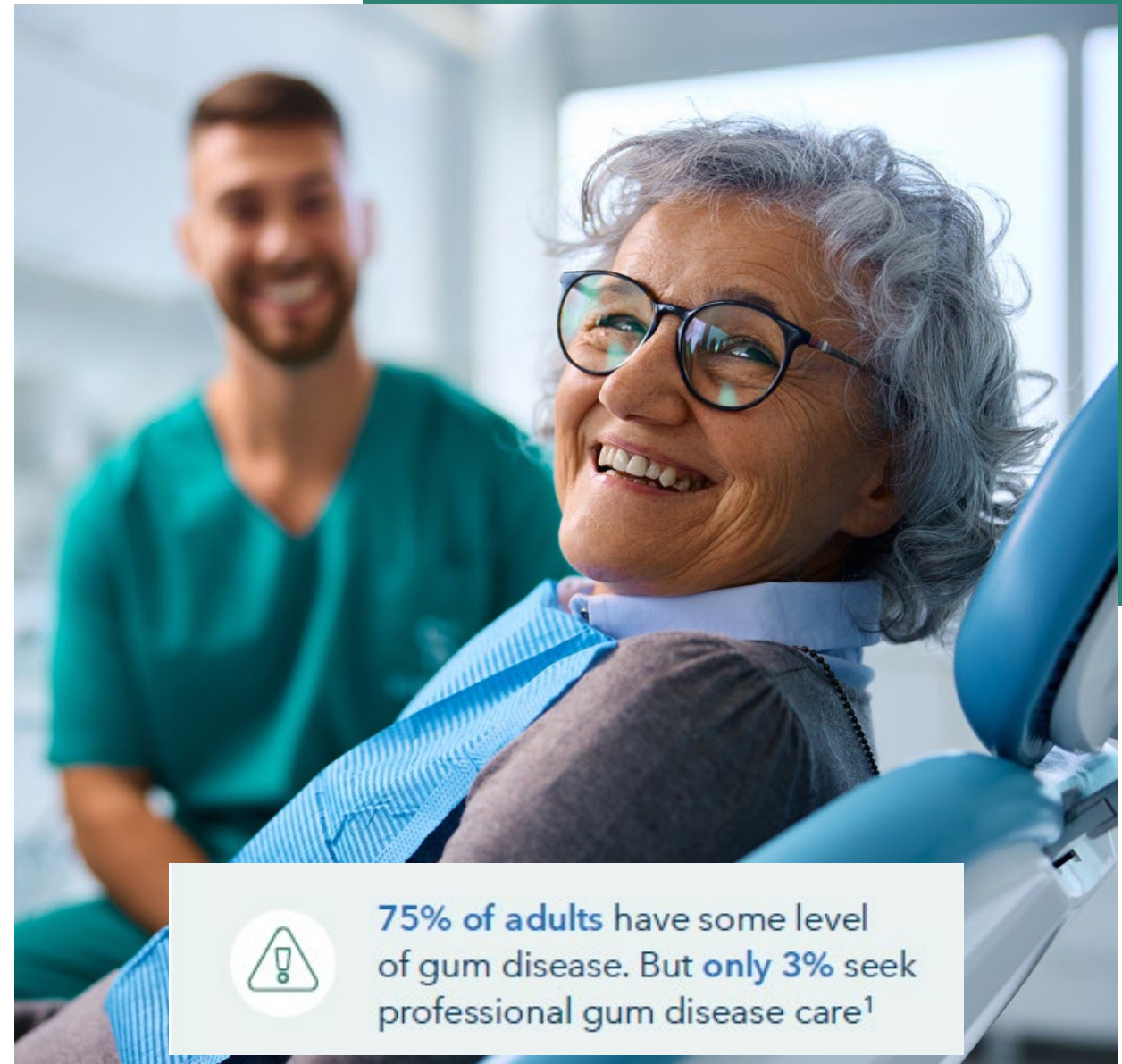
- Diabetes
- Heart disease
- Stroke
- Lupus
- Oral cancer
- Organ transplant
- Rheumatoid arthritis

Additional cavity protection

For eligible members with:

- Autism
- Cancer, except oral cancer
- Gastroesophageal reflux disease (GERD)
- Parkinson's disease
- Sjogren syndrome
- Vitamin deficiency

*Already included with your plan. No separate add-on is required.
Activate through **MyDentalBenefits**.*



75% of adults have some level of gum disease. But **only 3%** seek professional gum disease care¹

More Dental Support During Pregnancy

The Pregnancy Benefit

Included with both NMPSIA dental plan options.

Pregnancy can increase the risk of certain oral health problems.

Covered services during pregnancy³ (per plan year)

One additional routine cleaning

One additional gum disease treatment per year

Deep cleaning treatment for gum disease

Up to four surgeries to treat gum disease²

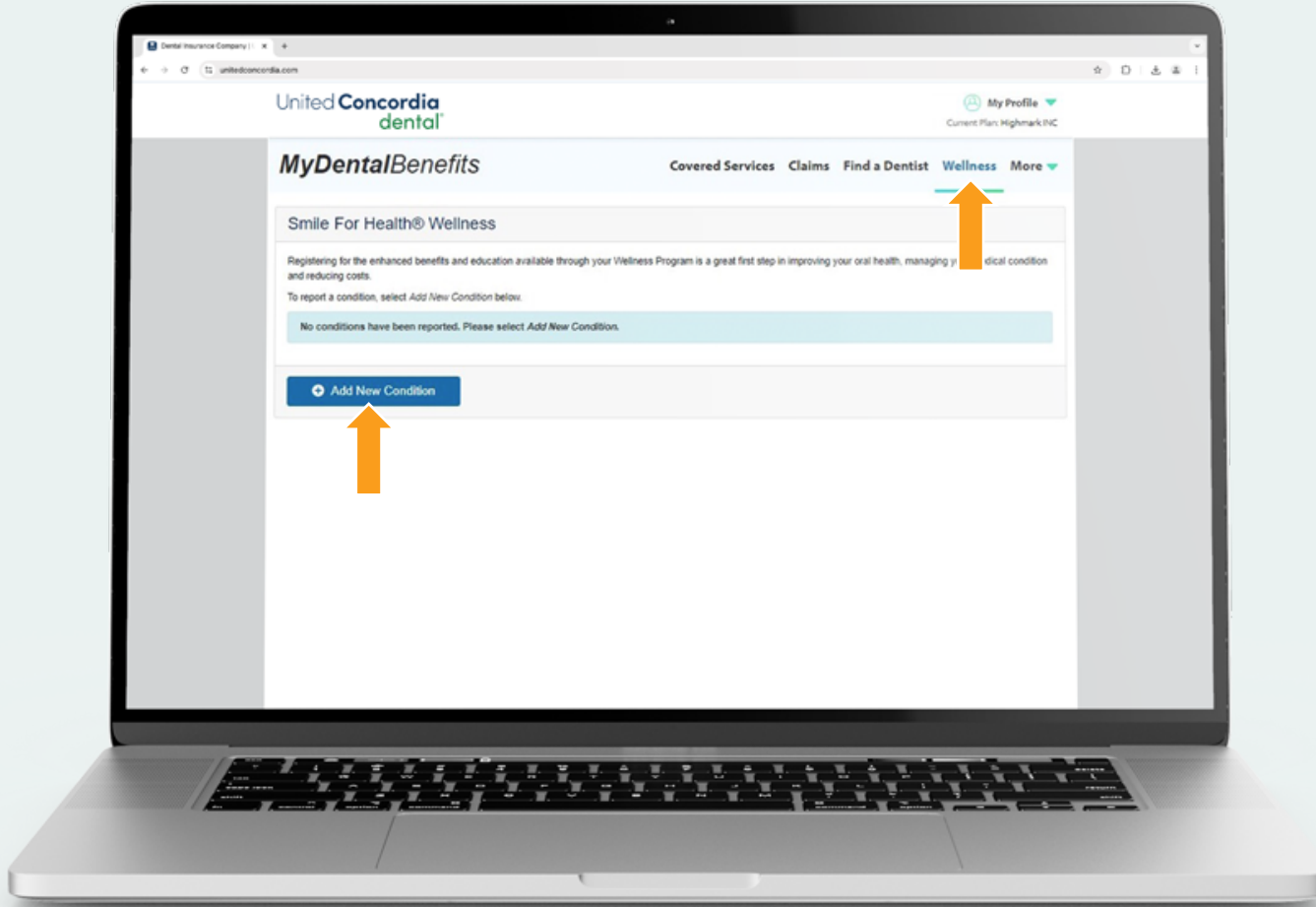
Already included with your plan. No separate add-on is required.

*Activate through **MyDentalBenefits**.*



Activate Smile for Health® Wellness

1. Visit **UnitedConcordia.com/MDB**.
2. Create a United Concordia Dental account or log in to your existing account.
3. Go to **MyDentalBenefits**.
4. Click the **Wellness** tab in the top menu.
5. To add a health condition, click the **+ Add New Condition** button.
6. The status of your condition will show as **ACTIVE** to confirm your activation.



Extra Value Included with Your Plan

These resources are part of your United Concordia Dental coverage, not separate upgrades.

Save on health and wellness products

United Concordia Perks includes discounts from partners such as:

- Smile Brilliant
- TruHearing
- LifeMart

Get dental guidance from virtually anywhere

Teledentistry can help you:

- Discuss a minor dental concern
- Determine appropriate next steps
- Connect using a phone, tablet or computer
- Avoid an unnecessary trip when virtual care is appropriate



Lower Your Costs by Staying In Network

Visiting a New Mexico Preferred network dentist can help you:

- **Pay less**
Benefit from negotiated fees for covered services
- **Avoid additional charges**
Network dentists accept United Concordia Dental's allowable amount
- **Save time**
Your dentist submits claims and documentation
- **Make your benefits go further**
Lower fees can preserve more of your annual maximum



Spend Less Time Managing Your Benefits

Manage your benefits anywhere, anytime.

- ***MyDentalBenefits***
See coverage, claims, deductibles and annual maximums
- **Find a Dentist**
Locate a New Mexico Preferred provider
- **Cost Estimator**
Understand possible costs before treatment
- **Mobile App**
Access plan information and digital ID cards on the go
- **Live Chat**
Get help from customer service in your member account without making a call



Start with Your NMPSIA Clients' Corner

Your one-stop resource for:

- Low and High Option plan details
- New Mexico Preferred dentist search
- Easy access to your member account
- Smile for Health Wellness
- Pregnancy Benefit
- United Concordia Perks
- Mobile app information
- Customer service



**Understand your coverage.
Use your benefits.
Get greater value from your plan.**

Questions? Call 1-888-898-0370 or use live chat through **MyDentalBenefits** in your member account.



UnitedConcordia.com/NMPSIA

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.

¹ Dispelling Myths About Gum Disease; American Academy of Periodontology; 2010. ² Four procedures related to gingival flap or osseous surgeries. If necessary, in accordance to United Concordia Dental policies, as demonstrated by your dentist's submitted documentation. ³ 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.