



NMPSIA's Trusted Dental Plan FOR 20 OVER YEARS

At United Concordia Dental, we love smiles—especially yours. We're excited to provide the dental insurance you need to keep it healthy and beautiful.

We make it easy—and affordable—to visit the dentist. Most plans cover:

- ✓ **ROUTINE CARE** including checkups, cleanings and X-rays
- ✓ **BASIC PROCEDURES** like fillings and pulled teeth
- ✓ **MAJOR SERVICES** such as crowns, bridges and dentures

Your plan also includes additional coverage for gum disease treatment if you have certain medical conditions. Plus, a program to help make college more affordable.

To learn more great benefits of enrolling in United Concordia, keep reading.

We look forward to having you as a member this year.

UNITED CONCORDIA® DENTAL

Protecting More Than Just Your Smile®

HIGH OPTION

Benefit Category	Alliance Network		Non-Network	
	Plan Pays ¹	You Pay ¹	Plan Pays ⁴	You Pay
Diagnostic & Preventive Services <ul style="list-style-type: none"> ■ Routine Oral Exams (twice every calendar year) ■ Routine Cleanings (twice every calendar year) ■ Periodontal Cleanings (twice every calendar year) ■ X-rays—complete mouth (once every 5 years); bitewings (twice every calendar year through age 13, once every calendar year thereafter) ■ Sealants (through age 15): permanent first and second molars only ■ Emergency Treatment for Relief of Pain ■ Fluoride Treatment (twice every calendar year through age 19) 	100%	0% (No Deductible)	100% (of Allowed Amount)	0% (of Allowed Amount) + Any charges in excess of the allowed amount (No Deductible)
Basic Services <ul style="list-style-type: none"> ■ Basic Restorative (amalgam and posterior composites) ■ Simple Extractions ■ Endodontics ■ Repair of Denture and Bridgework ■ General Anesthesia & IV Sedation (covered only in conjunction with dental surgery) ■ Complex Oral Surgery ■ Surgical Periodontics ■ Nonsurgical Periodontics 	80%	20% (Deductible Applies)	55% (of Allowed Amount)	45% (of Allowed Amount) + Any charges in excess of the allowed amount (Deductible Applies)
Major Services <ul style="list-style-type: none"> ■ Removable Partial or Complete Dentures and Fixed Bridges (to replace teeth lost while insured under this contract) ■ Inlays, Onlays & Crowns (when teeth cannot be restored to normal form and function with amalgam, composite resin or plastic fillings) ■ Implant Coverage 	50%	50% (Deductible Applies)	35% (of Allowed Amount)	65% (of Allowed Amount) + Any charges in excess of the allowed amount (Deductible Applies)
Orthodontic Services <ul style="list-style-type: none"> ■ Diagnostic, Active, Retention Treatment Adult and Child 	50%	50% (No Deductible)	50% (of Allowed Amount)	50% (of Allowed Amount) + any charges in excess of the allowed amount (No Deductible)
Included Plan Features <ul style="list-style-type: none"> ■ Pregnancy Benefit ■ Smile for Health®–Wellness² (Provides periodontal care for people with certain chronic medical conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke) 	<ul style="list-style-type: none"> ■ Covers 1 additional cleaning during pregnancy ■ Covers 1 additional periodontal maintenance ■ Covers 1 additional periodontal maintenance per year and all are covered at 100% ■ Scaling and root planing are covered at 100% ■ 4 periodontal surgery procedures are covered at 100% 			
Calendar Year Deductible (per person/per family)	\$50/\$150		\$50/\$150	
Calendar Year Maximum (per person)³	\$1,500		\$1,000	
Lifetime Orthodontic Maximum (per person)⁵	\$1,500		\$500	

1. Network providers agree to accept United Concordia's maximum allowable charge as payment-in-full.
2. Members (subscribers or covered dependents) with certain medical conditions must sign up for this program through **MyDentalBenefits** on UnitedConcordia.com.
3. Network and non-network maximums cannot be combined.
4. Non-network reimbursed at the 80th percentile.
5. Orthodontic benefit is paid on a prorated basis. Payments are made quarterly. If coverage ends before the treatment plan is completed, the full benefit of \$1,500 may not be paid.

This Benefit Summary highlights some of the benefits available under your plan. A complete description regarding the terms of coverage and exclusions and limitations will be provided in your summary plan description, available online at www.nmpsia.state.nm.us.

UNITED CONCORDIA® DENTAL

Protecting More Than Just Your Smile®

LOW OPTION

Benefit Category	Alliance Network		Non-Network	
	Plan Pays ¹	You Pay ¹	Plan Pays ⁴	You Pay
Diagnostic & Preventive Services <ul style="list-style-type: none"> ■ Routine Oral Exams (twice every calendar year) ■ Routine Cleanings (twice every calendar year) ■ Periodontal Cleanings (twice every calendar year) ■ X-rays—complete mouth (once every 5 years); bitewings (twice every 12 months through age 13, once every calendar year thereafter) ■ Sealants (through age 15), permanent first and second molars only ■ Emergency Treatment for Relief of Pain ■ Fluoride Treatment (twice every calendar year through age 19) 	100%	0% (No Deductible)	25% (of Allowed Amount)	75% (of Allowed Amount) + Any charges in excess of the allowed amount (No Deductible)
Basic Services <ul style="list-style-type: none"> ■ Basic Restorative (amalgam and posterior composites) ■ Simple Extractions ■ Endodontics (root canal therapy only) ■ Repair of Denture and Bridgework ■ Nonsurgical Periodontics 	80%	20% (Deductible Applies)	25% (of Allowed Amount)	75% (of Allowed Amount) + Any charges in excess of the allowed amount (Deductible Applies)
Major Services <ul style="list-style-type: none"> ■ Complex Oral Surgery ■ Surgical Periodontics (including endodontic surgery) ■ Removable Partial or Complete Dentures and Fixed Bridges ■ Inlays, Onlays & Crowns (when teeth cannot be restored to normal form and function with amalgam, composite resin or plastic fillings) 	Not Covered			
Orthodontic Services <ul style="list-style-type: none"> ■ Diagnostic, Active, Retention Treatment 	Not Covered			
Included Plan Features <ul style="list-style-type: none"> ■ Pregnancy Benefit 	<ul style="list-style-type: none"> ■ Covers 1 additional cleaning during pregnancy ■ Covers 1 additional periodontal maintenance 			
<ul style="list-style-type: none"> ■ Smile for Health®–Wellness² (Provides periodontal care for people with certain chronic medical conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke) 	<ul style="list-style-type: none"> ■ Covers 1 additional periodontal maintenance per year and all are covered at 100% ■ Scaling and root planing are covered at 100% 			
Calendar Year Deductible (per person/per family)	\$50/\$150			
Calendar Year Maximum (per person)³	\$1,500			
Lifetime Orthodontic Maximum (per person)	Not Covered			

1. Network providers agree to accept United Concordia's maximum allowable charge as payment-in-full.

2. Members (subscribers or covered dependents) with certain medical conditions must sign up for this program through **MyDentalBenefits** on UnitedConcordia.com.

3. Network and non-network maximums cannot be combined.

4. Non-network reimbursed at the 80th percentile.

This Benefit Summary highlights some of the benefits available under your plan. A complete description regarding the terms of coverage and exclusions and limitations will be provided in your summary plan description, available online at www.nmpsia.state.nm.us.



Choose from 3,000+ in-network dentists in New Mexico

When you stay in network, you'll enjoy benefits like:

- **Lower out-of-pocket costs.**¹ We've negotiated better fees, so you pay less.
- **High-quality care.** Dentists' credentials are verified, and offices are inspected.
- **Time savings.** Most dentists file claims, so there's no paperwork for you.

To find an in-network dentist:

- Visit **UnitedConcordia.com**.
- Click on **Find a Dentist**.
- Type in an office location or dentist's **name**.
- Select your **Alliance network** from the drop-down list.

Create a MyDentalBenefits account

It's the online hub where you can check your coverage details, see claims and payments, print extra ID cards and more.

Visit **UnitedConcordia.com/GetMDB** after your plan's effective date to set up an account. Make sure to have your member ID or social security number handy.

Your plan includes Smile for Health[®]-Wellness

If you have diabetes, heart disease, rheumatoid arthritis, lupus or oral cancer, or if you've had a stroke or organ transplant, you're eligible for additional periodontal services to care for gum disease.

Benefits with no additional cost	In-network coverage ²	Out-of-network coverage ^{2, 4}
One additional gum disease treatment per year	100%	100%
Deep cleaning treatment for gum disease		
Up to four surgeries to treat gum disease ³		

Here's how to sign up:

- Visit **UnitedConcordia.com**.
- Sign in to **MyDentalBenefits** (or create an account).
- Click the **Wellness** tab at the top menu.
- Add **+Add a new condition** and complete the fields as prompted.

1. In most cases. 2. 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. 3. Four procedures related to gingival flap or osseous surgeries. 4. Balance billing may apply.

Tuition Rewards[®] is a Registered Trademark of SAGE Scholars, Inc. SAGE is not a subsidiary or affiliate of United Concordia Insurance Company (UCIC). Subject to eligibility requirements and terms and conditions. Tuition Rewards are a value-added program and not an insured benefit. Program participation subject to enrollment with SAGE. "Points" are credits that may be used to discount the cost of Tuition and have no cash value. UCIC does not provide services related to this program. Tuition Rewards not available in all jurisdictions. Program subject to change without notice.



Paying for college just got easier

Enroll in the **College Tuition Benefit[®]** and help the students in your family afford college. You'll earn Tuition Rewards[®] points redeemable for tuition discounts at 400+ participating private colleges and universities.

One point equals a \$1 tuition discount. You earn 2,000 points when you enroll, and 2,000 points each year you're covered by United Concordia. That's \$4,000 in tuition discounts your first year! Sign up in your **MyDentalBenefits** account.



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in Clients' Corner