



October 2019

# New Mexico Retiree Health Care Authority

Switch Enrollment Overview

## No Plan or Rate Changes for 2020!

- Maintaining the Smile for Health Wellness Benefit  
(For members that have chronic medical conditions)
- 3 Routine Cleanings in a CALENDAR YEAR!
- White Fillings in the back of the mouth. (Posterior Composites)

### **BASIC PLAN**

**Retiree Only: \$17.78**

**Retiree + One Dependent: \$ \$33.78**

**Retiree+ Two or more Dependents : \$50.67**

### **COMPREHENSIVE PLAN**

**Retiree Only: \$36.28**

**Retiree + One Dependent:\$ \$68.93**

**Retiree+ Two or more Dependents : \$103.36**

# Your Two Dental Plan Options

**Alliance Network:** \*illustrations for in network services only, see certificate of coverage for full details

## Comprehensive Plan

<b>Preventive Services</b>	<b>100%</b>
Cleanings (3 in a calendar year) Exams/ X Rays	
<b>Basic Services</b>	<b>80%</b>
Fillings/Root Canals/Non Surgical Periodontics / Surgical Periodontics/ Oral Surgery/Extractions/ Repairs / Anesthesia	
<b>Major Services</b>	<b>50%</b>
Crowns/Bridges/ Dentures/ Implants	
<b>Orthodontics</b>	<b>50%</b>
Calendar Year Deductible	<b>\$50 per person \$150 per family</b>
Calendar Year Maximum	<b>\$1,500 per person</b>
Lifetime Orthodontic Maximum	<b>\$1,000 per person</b>

## Basic Plan

<b>Preventive Services</b>	<b>100%</b>
Cleanings (3 in a calendar year) Exams/ X Rays/	
<b>Basic Services</b>	<b>80%</b>
Fillings/ Simple Extractions/ Non Surgical Periodontics/ Repairs/ Root Canals	
<b>Major Services</b>	<b>NOT COVERED</b>
Anesthesia/Surgical Periodontics/ Oral Surgery/ Crowns /Bridges/ Dentures/Implants	
<b>Orthodontics</b>	<b>NOT COVERED</b>
Calendar Year Deductible	<b>\$50 per person \$150 per family</b>
Calendar Year Maximum	<b>\$1500 per person</b>

# Smile for Health® – Wellness

## Enhanced benefits for people with certain chronic medical conditions and gum disease

If you have been diagnosed with one of the following chronic medical conditions, you are eligible for enhanced dental benefits through Smile for Health®–Wellness.

- Cerebral Vascular Disease (including Stroke)
- Cardiovascular (Heart) Disease
- Diabetes
- Lupus
- Oral Cancer
- Organ Transplant
- Rheumatoid Arthritis

Research continues to uncover connections between certain chronic medical conditions and periodontal (gum) disease. By receiving the proper gum disease care at the dentist, you may experience improvements in your overall health.

With Smile for Health®–Wellness, eligible members receive enhanced coverage for necessary periodontal services, including surgical procedures, to reduce the financial obstacles to total oral care.

### Enhanced Benefits

Additional Service* (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.

***\*\*If you choose to go out of network, you can be balanced billed up to the dentist full charges.***

# Smile for Health® – Wellness

## Member Registration Steps

1. Visit [UnitedConcordia.com/mdb](http://UnitedConcordia.com/mdb)
2. Create a My Dental Benefits account
3. Click “My Oral Health”
4. Add medical condition

**UNITED CONCORDIA®**  
Insuring America's Dental Health

**Create an Account - Step 1 of 4**

Provide Personal Info | Provide Account Info | Verify Info & Agree | Confirmation

**Your Information**

\*Identification Number:

About Identification Number:

- The Identification Number is displayed on your dental ID card.
- If "XXX XX 1234" is displayed on your ID card, enter your full Social Security Number. Do not type the X's.
- The Identification Number is the same for everyone covered on this policy.

\*Your Date of Birth:  (mm/dd/yyyy)

**Whose Information You'll See**

Use the chart below to see whose information will be available within your account.

If you are the...	Your account will show information for...	
Policy Holder	you	all active members on the policy
Spouse of the Policy Holder	you	your children/dependents (under age 18)
Child/Dependent of the Policy Holder (over age 18)	you	
Child/Dependent of the Policy Holder (age 14-17)	you	

NOTE: Children/dependents of the policy holder (under age 14) are not permitted to create an online account.

Cancel | Continue >

**UNITED CONCORDIA®**  
Insuring America's Dental Health

Members | My Dental Benefits | Dental Health Center

Welcome | How may we help you?

Account Summary | Coverage | Claims & Deductibles | Forms | Manage Profile

All information displayed as of 10/23/2012  
[Important Notices & Disclaimers](#)

**Account Summary**

Recent Claims | [View Other Claims](#)

Member Name	Date of Service	Dentist	Status	
JANE DOE	No Services Performed	ARNOLD J SINDLER DDS Out-of-Network Dentist	ⓘ Predetermination	<a href="#">Go to Claim</a>
JANE DOE	09/07/2012	ARNOLD J SINDLER DDS Out-of-Network Dentist	ⓘ Claim Rejected	<a href="#">Go to Claim</a>
JANE DOE	09/16/2012	GEORGE A BEALEFELD DDS In-Network Dentist	✓ Claim Approved Check issued to Dentist 09/23/2012	<a href="#">Go to Claim</a>
JANE DOE	09/09/2012	GEORGE A BEALEFELD DDS In-Network Dentist	✓ Claim Approved Check issued to Dentist 09/16/2012	<a href="#">Go to Claim</a>
JANE DOE	07/09/2012	GEORGE A BEALEFELD DDS In-Network Dentist	✓ Claim Approved Check issued to Dentist 08/09/2012	<a href="#">Go to Claim</a>

**Plan Summary** | [View](#)

Group Name: CARROLL HOSPITAL CENTER

**Deductibles & Maximums** | [View](#)

See if your plan requires you to pay a deductible, or if there are any maximums.

**My Oral Health**

Discover how oral health is a key part of wellness.  
[REGISTER to bring wellness full circle.](#)

**Find a Dentist**

[Find a dentist in your network.](#)

**Am I Covered for:**

Select Procedure:  [Go](#)

**Need an Identification Card?**

Print My Card:  [Go](#)

**Member Summary**

Member Name	Date of Birth	Coverage Status	View
✓ JANE DOE	03/31/1955	ACTIVE	<a href="#">View Details</a>

ⓘ Why are some members missing?

## Network Savings

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](http://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 or practice name

# Claim Submission

*Get the Best Care for the Best Value*



- ▶ Ask your dentist these questions **before** agreeing to treatment:
  - ✓ What is your recommended treatment plan?
  - ✓ Does the treatment need to happen now?
  - ✓ What if I wait until my plan renews?
  - ✓ What are my options? Are there other ways to treat this?
  - ✓ Will my insurance cover this? How much?
- ▶ **Informed consent** – A written agreement between you and your dentist signed before moving forward with treatment
- ▶ If referred to a specialist (orthodontist, periodontist, etc.), find out if the provider is **in-network**

# Claim Submission

## *Avoid Surprise Costs With a Predetermination*

- ▶ A smart choice **before** having complex/expensive dental services (\$200 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
- ▶ Average 21 day turnaround time





## Member Tools

### @ Emails

- Important messages that all subscribers receive regardless of time of opt-in (ex. Explanation of EOB's)
- Monthly wellness-focused tips on oral wellness and for a better understanding of your benefits



### Mobile Messaging

- Secure messages to drive in-network utilization, improve oral health and wellness and support self-serving.



### Online Member Resources:

- *MyDentalBenefits*
- Find a Dentist – UnitedConcordia.com
- CHOMPER CHUMS™ App for kids
- My Dental Assessment
- Mobile App



## My Dental Benefits

*Engaging and knowing your benefits can make you Healthier and a smarter health care consumer.*

Most benefit inquiries can be handled conveniently online using our simple, self-service member portal. Create a **MyDentalBenefits** account to better manage your insurance coverage!

Use your **MyDentalBenefits** account to:

- ✓ Check claim status quickly
- ✓ See what your plan covers and how much we'll pay
- ✓ Print ID cards
- ✓ Find a dentist
- ✓ Evaluate your oral health with *My Dental Assessment*

**After your plan's effective date**, you are able to create your account.

Here's how:

- ✓ Go to **UnitedConcordia.com/MDB**
- ✓ Select **Member**
- ✓ Enter the **ID number** found on your insurance card and **your birthdate**. You can also use the Social Security Number of the contract holder in place of the ID number.
- ✓ Each dependent (spouse, children aged 14 years or older, or in some states, domestic partner) covered by a United Concordia dental plan must create an individual **MyDentalBenefits** account.

Manage Your Benefits  
Anywhere, Anytime



Use your mobile device to  
access **MyDentalBenefits**  
on-the-go and manage  
your coverage at any time.

## Still have questions?

- Benefits
- Help enrolling in My Dental Benefits or Smile for Health Wellness
- Finding a Provider
- Claim Status

Our Dedicated Customer Service team is available Monday- Friday 6am- 6pm MST

Call us at **1-888-898-0370**

Questions?

*Thank You!*