

New Mexico Retiree Health Care Authority

Switch Enrollment Overview

United Concordia Dental

Protecting More Than Just Your Smile®

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		Basic Plan	
Preventive Services Cleanings (3 in a calendar year) Exams/ X Rays	100%	Preventive Services Cleanings (3 in a calendar year) Exams/ X Rays/	100%
Basic Services Fillings/Root Canals/Non Surgical Periodontics / Surgical Periodontics/ Oral Surgery/Extractions/ Repairs /	80%	Basic Services Fillings/ Simple Extractions/ Non Surgical Periodontics/ Repairs/ Root Canals	80%
Anesthesia Major Services Crowns/Bridges/ Dentures/ Implants	50%	Major Services Anesthesia/Surgical Periodontics/ Oral Surgery/ Crowns /Bridges/ Dentures/Implants	NOT COVERED
Orthodontics	50%		
Calendar Year Deductible	\$50 per person \$150 per family	Orthodontics	NOT COVERED
		Calendar Year Deductible	\$50 per person
Calendar Year Maximum	\$1,500 per person		\$150 per family
Lifetime Orthodontic Maximum	\$1,000 per person	Calendar Year Maximum	\$1500 per person

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		
Scaling & Root Planing [†]	100%**	
Periodontal Surgery—four procedures [‡]		

^{*} If necessary in accordance to United Concordia policies, as demonstrated by your dentist's submitted documentation.

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

^{**}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.)

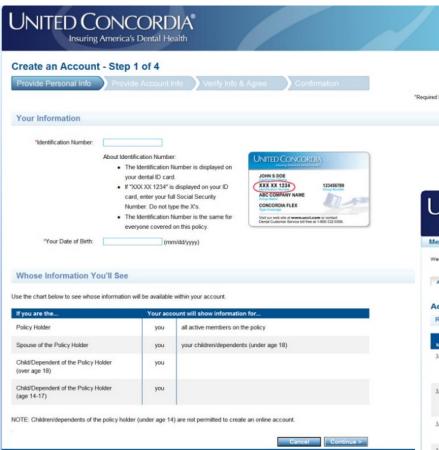
[‡] Four procedures related to gingival flap or osseous surgeries.

United Concordia Dental

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Smile for Health® – Wellness

Member Registration Steps



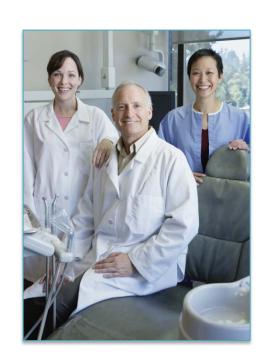
- 1. Visit UnitedConcordia.com/mdb
- 2. Create a My Dental Benefits account
- 3. Click "My Oral Health"
- 4. Add medical condition



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 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



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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 *MyDental*Benefits account to better manage your insurance coverage!

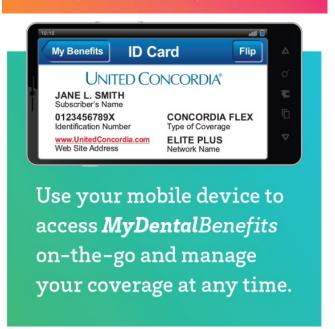
Use your *MyDental*Benefits account to:

- ✓ 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 *MyDental* Benefits account.

Manage Your Benefits Anywhere, Anytime



Customer Service

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!