## United Concordia Dental

Protecting More Than Just Your Smile®

## **Dental Benefits Summary for VALUED CLIENT**

**Network: Elite Plus** 

Benefit Category <sup>1</sup>	CONCORDIA PREFERRED PLAN	
	In-Network <sup>2</sup>	Non-Network <sup>2</sup>
Class I – Diagnostic/Preventive Services		
Exams		
Bitewing X-rays		
All Other X-rays		
Cleanings & Fluoride Treatments	100%	100%
Sealants		
Space Maintainers		
Palliative Treatment		
Class II – Basic Services		
Basic Restorative (Resin Fillings)	90%	80%
Simple Extractions		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
Endodontics		
Nonsurgical Periodontics		
Surgical Periodontics		
Complex Oral Surgery		
General Anesthesia		
Class III – Major Services		
Inlays, Onlays, Crowns	60%	50%
Prosthetics (Bridges, Dentures)	60%	50%
Orthodontics for dependent children to age 19		
Diagnostic, Active, Retention Treatment	0%	0%
Included Plan Features		
Pregnancy Benefit <sup>3</sup>	<ul> <li>Covers 1 additional cleaning during pregnancy</li> <li>Covers 1 additional periodontal maintenance</li> <li>Scaling and root planing</li> <li>4 periodontal surgery procedures</li> </ul>	
Smile for Health®Wellness³ Provides periodontal care for people with certain chronic medical conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke	<ul> <li>Covers 1 additional periodontal maintenance per year and all are covered at 100%</li> <li>Scaling and root planing are covered at 100%</li> <li>4 periodontal surgery procedures are covered at 100%</li> </ul>	
Maximums & Deductibles (applies to the combination of	services received from network and non-network dentists)	
Annual Program Deductible (per person/per family)	\$50/\$150 Excludes in Network Class I	
Annual Program Maximum (per person)	\$1,500 Excludes Class I	
Lifetime Orthodontic Maximum (per person)	\$0	
Reimbursement	Elite Plus	Advantage

Representative listing of covered services – certificate of coverage provides a detailed description of benefits.

- 1. Unmarried dependent children covered to age 26. Unmarried dependent students covered to age 26.
- 2. Reimbursement is based on our schedule of maximum allowable charges (MACs). Network dentists agree to accept our allowances as payment in full for covered services. Non-network dentists may bill the member for any difference between our allowance and their fee (also known as balance billing). United Concordia Dental's standard exclusions and limitations apply.
- 3. Members (subscribers or covered dependents) with certain medical conditions must sign up for this program through **My Dental Benefits** on **UnitedConcordia.com**.

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-332-0366 (TTY: 711).	
Español (Spanish)	ATENCIÓN: Si habla español, le ofrecemos de ayuda lingüística gratuita. Llame al 1-800-332-0366 (TTY: 711).	
繁體中文 (Chinese)	注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-800-332-0366 (TTY: 711)。	