

DENTAL BENEFITS FOR



Employers for Healthcare Value Since 1980



United Concordia is pleased to offer both fully insured and ASO dental benefits to LVBCH members

Through your membership with LVBCH, you can offer your employees affordable access to quality care through a passive PPO plan, Concordia Flex, or an active PPO plan, Concordia Preferred. Customized plan designs are available to ASO groups with more than 100 enrollees.

Passive and Active PPO Plans Defined . . .

Passive PPO plans, like Concordia Flex, pay the same percentage of the allowed amount, whether an employee chooses to visit an in-network or out-of-network dentist.

Active PPO plans, like Concordia Preferred, pay a lower percentage of the allowed amount if an employee visits an in-network dentist. This encourages use of the network, helping to keep the premiums more affordable.

Both types of plans offer extensive benefits, a large, national network of dentists and best-in-class service and online tools.

Who is United Concordia Dental?



United Concordia Dental is committed to the oral health of our 9.2 million members. We have more than 50 years of dental insurance industry experience, and use that knowledge to design flexible, affordable dental benefit programs. What's more, our A.M. Best Rating is A (Excellent), and more than 90% of United Concordia subscribers choose to stay with us.*

We've built our networks to stretch across the country, and have implemented routine verifications of dentists' credentials and on-site inspections to ensure our members are receiving the highest quality dental care.

With quality dental coverage, access to a large, national dentist network, exceptional customer service, and convenient and secure online tools, United Concordia has the total dental benefits package.

*United Concordia research, 2021



The Importance of Good Oral Health

Research shows a direct connection between the health of the mouth and the health of the whole body. Wellness is based on the body as a system, and the mouth is an important part of this system. Dental problems like gum disease can complicate chronic medical conditions such as diabetes, heart disease and rheumatoid arthritis. And those conditions can make it harder to manage gum health.

Keeping up with preventive dental care is extremely important to diagnose and treat dental issues before they become big problems.

Dental insurance helps keep preventive care affordable, and also helps cover the cost of unexpected dental procedures. Members with dental insurance can plan financially and can rest assured that the quality dental care they receive will help keep their smiles healthy for a lifetime.

Extensive Benefits

In addition to 100% coverage for routine exams and cleanings, most plans offer members:

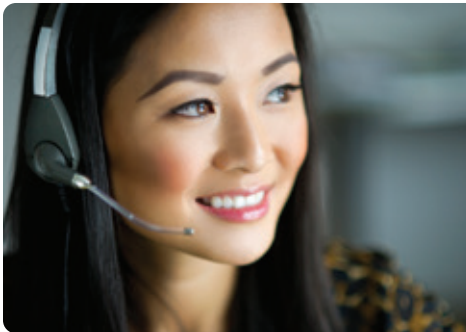
- Coverage for basic services like fillings, nonsurgical periodontics, repairs to crowns and simple extractions
- Coverage for major services like oral surgery, surgical periodontics, dentures, bridges and crowns
- Orthodontics for dependents (except Concordia Flex option A and Basic option)
- No deductibles except on the basic option plan design

National Network of Dentists

No matter which type of plan you offer, your employees will have access to our large, national network of dentists. They also have the freedom to seek care from any dentist or see a specialist without a referral. However, by visiting an in-network dentist, your employees can...

- **Save money**—Because all of our in-network dentists accept our allowances as payments-in-full for covered services, there's no balance-billing and members can save more out of pocket!
- **Save time**—Our in-network dentists agree to file claims for members.
- **Enjoy peace of mind**—All our in-network dentists undergo rigorous review through our quality assurance process and routine verification of their credentials.

In addition, most of our in-network dentists have agreed to accept our allowances as payments-in-full for all services—covered or not. These dentists have a green **Save!** box next to their names in **Find a Dentist** on **UnitedConcordia.com**.



Exceptional Customer Service

- Our experienced customer service team answers calls quickly, handles concerns compassionately and resolves issues the first time.
- Our **MyDentalBenefits** tool allows members to chat live with customer service reps or transition to a web session with that same person.
- Our efficient claims process enables us to pay claims quickly and with financial accuracy.

Unique Offerings

College Tuition Benefit® Savings Program

Through the College Tuition Benefit®, a savings program offered in partnership with SAGE Scholars, Inc., members can sign up to earn Tuition Rewards® points they can redeem for tuition discounts at more than 400 participating private colleges and universities across the United States. Every Tuition Rewards point equals \$1 discount, and they earn 2,000 points every year they're covered. Policyholders can redeem points for eligible students in his/her family including children, grandchildren, nieces, nephews, stepchildren, godchildren and adopted children. Sign up is through **MyDentalBenefits**.

GradFin

The GradFin program can help members reduce student loan debt faster. They can schedule a consultation with a GradFin financial expert, who can match them with a lender to assist with refinancing.

Sonicare

United Concordia has partnered with Philips to offer members 20% savings on select Sonicare electric toothbrushes and air flossers for adults and kids. To shop, go to **UnitedConcordia.com** and search for "Sonicare" to link to the Partner Store at philips.com.

Online Tools—Visit UnitedConcordia.com

Members

MyDentalBenefits—An online hub for info on eligibility, coverage, claims status, procedure history and more. Members can access **Find a Dentist** and **My Health Assessment** (see below), print extra ID cards, opt in for paperless EOBs and chat live with customer service reps/ transition to a web session with that same person.

Smartphone Apps—On-the-go access to a digital ID card, benefits information, dentist search, oral health and wellness articles and Chomper Chums for kids!



My Dental Assessment—A two-minute quiz that identifies oral health risks and how lifestyle factors and medical conditions affect the health of the mouth.

Find a Dentist—Locates in-network dentists, compares several dentists' attributes side by side, provides driving directions to a dentist's office and more.

Dental Health Center—Oral health resources including educational articles, brochures and a blog on topics like oral care and disease prevention, dental procedures and nutrition.

Schedule Now—Helps find dentists and book appointments in real-time.

Secure Email—Confidential communication with customer service reps.

Employers

Group Administration Platform (GAP)—Complete enrollments and billing hassle free! With a single login, access your Group Administration dashboard to manage member accounts and information.

eBill—Pay premiums; view billing information, invoices and online payment history; generate summary reports and detailed member information.

Dental Benefits Summary

Benefit Category	Flex—Option A	Flex—Option B	Flex—Basic Option	Preferred Option (Network/Non-network)
Class I—Diagnostic/Preventive Services	100%	100%	100% (Sealants not included)	100%/80%
Class II—Basic Services	80%	80%	70% (Does not include Endodontics, Nonsurgical Periodontics)	80%/60%
Class III—Major Services	50%	50%	Not Covered	50%/50%
Class IV—Orthodontics	Not Covered	50%	Not Covered	50%/50%
Maximums & Deductibles (applies to the combination of services received from network and non-network dentists)				
Annual Program Deductible (per person/per family)	None	None	\$50 person/\$150 family Excludes Class I	None
Annual Program Maximum (per person)	\$1,000 Excludes Class I	\$1,000 Excludes Class I	\$800	\$1,000 Excludes Class I
Lifetime Orthodontic Maximum (per person)	Not Applicable	\$1,000	Not Applicable	\$800

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

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.

UNITED CONCORDIA[®] DENTAL
1-800-332-0366 • UnitedConcordia.com

C.J. Heidenreich
Office: 412-544-8127
Christopher.Heidenreich@UCCI.com