

## Dental Benefits Summary

Benefit Category	Flex— Option A	Flex— Option B	Flex— Basic Option	Preferred Option (Network/Non-network)
<b>Class I—Diagnostic/Preventive Services</b>	100%	100%	100% (Sealants not included)	100%/80%
<b>Class II—Basic Services</b>	80%	80%	70% (Does not include Endodontics, Nonsurgical Periodontics)	80%/60%
<b>Class III—Major Services</b>	50%	50%	Not Covered	50%/50%
<b>Class IV—Orthodontics</b>	Not Covered	50%	Not Covered	50%/50%
<b>Maximums &amp; Deductibles (applies to the combination of services received from network and non-network dentists)</b>				
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.

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

Group dental plans are administered by United Concordia Companies, Inc. (Administrative and claims offices located at 4401 Deer Path Road, Harrisburg, PA 17110 (717-260-6800), and underwritten by United Concordia Insurance Company (California certificate of authority number 3739-0; domiciled in AZ at its statutory address, 2198 East Camelback Road, Suite 260, Phoenix, AZ 85016). This policy has exclusions, limitations, and reduction of benefits which may affect benefits payable. For costs and complete details of the coverage, call your insurance agent or the company. Policies or their provisions may vary or be unavailable in some states. See the actual policy or your account representative for specific provisions and details of availability.

## DENTAL BENEFITS FOR



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Protecting More Than Just Your Smile®



# Experience the Dental Difference with United Concordia

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.)

## The Importance of Good Oral Health

Research suggests there may be a link between oral health and certain medical conditions, such as heart disease, stroke, diabetes, respiratory disease and premature and low-birthweight babies.

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.



### 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 a network or non-network dentist.

**Active PPO plans**, like Concordia Preferred, pay a lower percentage of the allowed amount if an employee visits a non-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 dentist and best-in-class service and online tools.

### 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 a network dentist, your employees can...

- **Save money**—Because all of our 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 network dentists agree to file claims for members.
- **Enjoy peace of mind**—All our network dentists undergo rigorous review through our quality assurance process and routine verification of their credentials.

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



### Members

**MyDentalBenefits**—Obtain eligibility information, claims status and procedure history; print ID cards; or sign up for online EOBs.

**Dental Health Center**—Learn about good oral health through educational articles, brochures and activity pages.

**Find a Dentist**—Search for a network dentist, compare dentists side-by-side, create a dentist directory and get directions to a dentist's office.

**Schedule Now**—Find dentists and book appointments in real-time.

**Secure Email to Customer Service Reps**—Ensure member confidentiality.

**Smartphone Apps**—Access benefit information, dentist search, oral health and wellness articles, and games on the go.

**My Dental Assessment Tool**—Identify oral health risks, and see how lifestyle factors and medical conditions affect the health of the mouth.

### Employers

**Account Management Portal**—Streamlines enrollment, account management and billing.

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

### Exceptional Customer Service

- Our experienced customer service team answers calls quickly, handles concerns compassionately and resolves issues the first time.
- Our efficient claims process enables us to pay claims quickly and with financial accuracy.

### Want to learn more?

Find out why more than 9 out of 10 United Concordia subscribers choose to stay with us.\*

Visit **UnitedConcordia.com**.

\*United Concordia survey, members utilizing provider network, 2018.



## Who is United Concordia Dental?

United Concordia Dental is committed to the oral health of our 8.5 million members. We have over 45 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).

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, convenient and secure online tools, United Concordia has the total dental benefits package.

## App for Members

### Member Mobile App

Find a dentist near you, learn about oral health and wellness, access your benefits information, get a digital ID card and much more!

