



Dental Plan as of January 1, 2023

United Concordia
Advantage *Plus* Network

PLAN PROVISIONS	In-Network Coverage	Out-of-network Coverage +	
Diagnostic and Preventive Services			
Routine Examinations, once every 6 months	100%	80%	
X-Rays	100%	80%	
Prophylaxis (cleaning), once every 6 months	100%	80%	
Flouride Treatments	100%	80%	
Palliative Treatment	100%	80%	
Sealants	100%	80%	
Primary Services			
Basic Restorative (Fillings)	80%	60%	
Endodontics	80%	60%	
Non-surgical Periodontics	80%	60%	
Repairs of Crowns, Inlays, Onlays, Bridges, Dentures	80%	60%	
Complex Oral Surgery	80%	60%	
Simple Extractions	80%	60%	
General Anesthesia	80%	60%	
Inpatient Consultation	80%	60%	
Major Services			
Surgical Periodontics	50%	50%	
Inlays, Onlays, Crowns	50%	50%	
Prosthetics (Bridges, Dentures)	50%	50%	
Maternity Dental Benefit			
Additional Cleaning (beyond cleaning limitation)	100%	80%	
Orthodontics (Dependents to age 19)			
Diagnostic, Active Retention Treatment	50%, subject to \$800 maximum	50%, subject to \$800 maximum	
Deductibles and Maximums			
Calendar Year Maximum (excludes Diagnostic/Preventive Services)	\$1,000 per person	\$1,000 per person	
Orthodontic Lifetime Maximum	\$800 per person	\$800 per person	
Annual Deductible	None	None	
Premiums			
Employee Cost, biweekly (26 pays)	Individual: \$13.68	Employee + 1: \$27.38	Three or more: \$35.69
Employee Cost, monthly	Individual: \$29.64	Employee + 1: \$59.32	Three or more: \$77.33

Concordia Preferred offers the freedom to use the dentist of your choice and still enjoy significant savings.

When you choose an in-network provider, you will pay 20% less in out-of-pocket expenses for preventive, diagnostic and primary services.

LEGEND/NOTES:

+ Out of Network, the percentage covered is based on Fee Schedule; amounts in excess of fee schedule are the patient's responsibility. In -network coverage is based on "covered charges"; out of network is based on fee schedule.

This summary is not intended to replace or supersede the insurer's certificate of coverage. Please examine the handbook provided by the insurer for complete details, restrictions and exclusions.