

Dental Benefits Summary for Lehigh Valley Business Coalition on Health Care

Effective Date: 1/1/2022

Network: Advantage *Plus*

Benefit Category ¹	CONCORDIA PREFERRED		
	In-Network ²	Non-Network ²	Deductible
Class I – Diagnostic/Preventive Services			
Exams	100%	80%	None
Bitewing X-rays			
All Other X-rays			
Cleanings & Fluoride Treatments			
Sealants			
Palliative Treatment			
Class II – Basic Services			
Basic Restorative (Fillings)	80%	60%	None
Simple Extractions			
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures			
Endodontics			
Nonsurgical Periodontics			
Inpatient Consultation			
Complex Oral Surgery			
General Anesthesia			
Class III – Major Services			
Inlays, Onlays, Crowns	50%	50%	None
Prosthetics (Bridges, Dentures)			
Surgical Periodontics			
Orthodontics for dependent children to age 19			
Diagnostic, Active, Retention Treatment	50%	50%	None
Included Plan Features			
The College Tuition Benefit [®] – College Savings Program ⁴	<ul style="list-style-type: none"> • Earn Tuition Rewards[®] points redeemable for tuition discounts • Receive 2,000 points/year • Each child enrolled receives a one-time bonus of 500 Tuition Rewards points • One Tuition Rewards point = \$1 reduction in full tuition • Use Tuition Rewards points at participating private colleges and universities 		
Pregnancy Benefit ³	<ul style="list-style-type: none"> • Covers 1 additional cleaning during pregnancy 		
Maximums & Deductibles (applies to the combination of services received from network and non-network dentists)			
Annual Program Deductible (per person/per family)	None		None
Annual Program Maximum (per person)	\$1,000		\$1,000
Lifetime Orthodontic Maximum (per person)	\$800		\$800
Reimbursement	Advantage <i>Plus</i>		Advantage

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

Dental plans are administered by United Concordia Companies, Inc., and underwritten by United Concordia Insurance Company. For more information please visit the "Disclaimers" link at www.UnitedConcordia.com. Administrative and claims offices located at 1800 Center Street Suite 2B 220, Camp Hill, PA 17011 (1-800-332-0366).

These policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your account representative for specific provisions and details of availability.

1. Unmarried dependent children covered to age 19. Unmarried dependent students covered to age 23.
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**.
4. Tuition Rewards[®] is a Registered Trademark of and administered by SAGE Scholars, Inc. Participation in the program is contingent upon enrollment with SAGE Scholars, Inc. Tuition Rewards are not an underwritten benefit but a value-added program. Tuition Rewards not available in all jurisdictions (SAGE). SAGE is not a subsidiary or affiliate of United Concordia Insurance Company (UCIC). Subject to eligibility requirements and terms and conditions. Tuition Rewards are a value-added program and not an insured benefit. Program participation subject to enrollment with SAGE. "Points" are credits that may be used to discount the cost of Tuition and have no cash value. UCCI does not provide services related to this program. Tuition Rewards not available in all jurisdictions. Program subject to change without notice.

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)。