UNITED CONCORDIA DENTAL

Dental Benefits Summary for DVEC Neshaminy School District

Group Numbers: 039373-000/001.060172-000.060173-000

061960-000,075961-000

Network: Advantage CONCORDIA FLEX PLAN Benefit Category¹ In-Network² Non-Network² 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 (Fillings) Posterior Resins (White Fillings) Simple Extractions 100% 100% Endodontics **Complex Oral Surgery General Anesthesia** Class III – Major Services Nonsurgical Periodontics 75% 75% Surgical Periodontics Repairs of Crowns, Inlays, Onlays, Bridges & Dentures Inlays, Onlays, Crowns 60% 60% Prosthetics (Bridges, Dentures) Orthodontics for dependent children to age 19 Diagnostic, Active, Retention Treatment 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 \$1.500 Annual Program Maximum (per person) **Excludes** Orthodontics \$1,000 Lifetime Orthodontic Maximum (per person) **Reimbursement (In PA)** Advantage Advantage **Reimbursement (Outside PA)** 90th Percentile 90th Percentile

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

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.