

Dental Benefits Summary for Pennsylvania Faculty Health and Welfare Fund

Effective Date: February 1, 2019

Network: Advantage Plus

Benefit Category ¹ Certain services are subject to frequencies and limitations		
	In-Network ²	Non-Network ²
Class I – Diagnostic/Preventive Services		
Exams Bitewing X-rays All Other X-rays Cleanings & Fluoride Treatments Sealants Space Maintainers	100%	Fee schedule
Class II – Basic Services		
General Anesthesia Basic Restorative (Fillings) Restorations (Inlays & Onlays) Restorations (Crowns) Endodontics Palliative Treatment	80%	Fee schedule
Class III – Major Services		
Surgical Periodontics Nonsurgical Periodontics Prosthetics (Bridges, Dentures) Denture Adjustments, Repairs & Relines Oral Surgery (Extractions) Complex Oral Surgery Implants	60%	Fee schedule
Orthodontics for all ages³		
Diagnostic, Active, Retention Treatment	80%	80% of billed charges
Maximums & Deductibles (applies to the combination of services received from network and non-network dentists)		
Annual Program Deductible (per person/per family)	No Deductible	
Annual Program Maximum (per person)	Unlimited	
Lifetime Orthodontic Maximum (per person)	\$3,100	
Reimbursement	Advantage Plus	Fee Schedule

Eligible dependent children covered to age 26. For more details concerning eligibility, contact the Fund administrator, CDS, at (844) 865-1137.

1. Representative listing of covered services – certain services are subject to frequencies and limitations. The ASO Summary of Dental Coverage, posted on **Clients' Corner**, provides a detailed description of benefits.
2. Reimbursement is based on our schedule of maximum allowable charges (MACs) for selected Non-Network fee schedule services. Network dentists agree to accept our allowances as payment in full for services. Non-network dentists may bill the member for any difference between the Non-network fee schedule and their fee (also known as balance billing).
3. Orthodontia services are subject to a payment schedule. The initial payment will be the equivalent of 25% of the plan limit. The remaining balance will be paid in monthly increments, throughout the course of active orthodontic treatment.

Clients' Corner



PENNSYLVANIA FACULTY
HEALTH AND WELFARE FUND

For Plan specific information, including frequencies, limitations, and exclusions, please visit:

<https://www.unitedconcordia.com/pa-faculty>

Frequently Asked Questions About Your Dental Plan

Q. How is this plan different from my previous coverage?

A. If you see an in network provider, services shown on the fee schedule will be covered at coinsurance amounts found on the benefit summary (see the in network column). If you see an out of network provider, the fee schedule previously used by the Fund remains in place (except for orthodontic work). That fee schedule can be found at **Clients' Corner**:

<https://www.unitedconcordia.com/pa-faculty>

Q. How do I find out if my dentist participates in United Concordia's network?

A. You can search for a network dentist by visiting **UnitedConcordia.com**, clicking on **Find a Dentist** and selecting the **Advantage Plus** Network and search preferences.

Q. Are there advantages to visiting a network dentist?

A. Yes. Our network dentists agree to file claims for you, and to accept our allowances as payment in full for covered services. Most of our dentists also accept our allowances for non-covered services. That means you can save money by visiting a network dentist, because our allowances are typically lower than the dentist's standard charges. United Concordia's network dentists undergo rigorous review of their claims submissions and credentials, so you can rest assured you are receiving quality care.

Q. If my dentist does not participate in United Concordia's network, can I still see him/her?

A. Yes, you can receive care from any licensed dentist. If you do see a non-network dentist, however, your benefits may differ and your out-of-pocket expenses are likely to be higher than if you receive services from a network dentist. If you would like to nominate your dentist to be considered for participation in our network, you can submit his/her name by visiting the **Members** section of **UnitedConcordia.com**, selecting **Forms** and then clicking on **Nominate Your Dentist**.

Q. What can my dentist bill me for?

A. What your dentist bills you for depends on whether you visit a network or non-network dentist. Network dentists agree to accept our allowances as payment in full for covered services and can only charge you for applicable coinsurance amounts. Non-network dentists may balance bill you for any difference between the amount charged and the amount shown on the Non-Network Fee Schedule.

Q. What information is available online?

A. In the **Members** section of **UnitedConcordia.com**, you can access forms, frequently asked questions and answers, a glossary of dental terms, and a dental health center of oral health articles, brochures, videos and kids' pages. Once your plan is effective, your personal benefits information is available in our online member tool, **My Dental Benefits**. Once you register, you can review details on your coverage, eligibility, network, claim status and procedure history; print an ID card; and sign up for paperless EOBs. For information about your benefits plan, visit us online at **Clients' Corner**:

<https://www.unitedconcordia.com/pa-faculty>

Q. What if I am currently undergoing treatment?

A. Endodontic claims are covered by United Concordia based on completed date of service. Fixed Bridgework, Crowns, Inlays and Onlays are covered by United Concordia only if initiation of treatment (date impressions are made) and preparation of teeth and placement occur after the United Concordia dental plan coverage effective date. Services of this type which were initiated prior to February 1, 2019 may be eligible for payment by the Fund Administrator, CDS. The total benefit payable toward orthodontic treatment in progress will be calculated, and any outstanding benefit will be paid to you or to your provider.