

## Dental Benefits Summary for APSCURF

Effective Date: February 1, 2022

Network: *Elite Plus*

Benefit Category <sup>1</sup>	CONCORDIA FLEX PLAN	
	In-Network <sup>2</sup>	Non-Network <sup>2</sup>
<b>Class I – Diagnostic/Preventive Services</b>		
Exams	100%	100%
Bitewing X-rays		
All Other X-rays		
Cleanings & Fluoride Treatments		
Sealants		
Space Maintainers		
Palliative Treatment		
<b>Class II – Basic Services</b>		
Basic Restorative (Includes Posterior Resin Fillings)	80%	80%
Simple Extractions		
Endodontics		
Nonsurgical Periodontics		
Complex Oral Surgery		
General Anesthesia		
<b>Class III – Major Services</b>		
Surgical Periodontics	50%	50%
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
Inlays, Onlays, Crowns		
Prosthetics (Bridges, Dentures)		
<b>Orthodontics</b>		
Diagnostic, Active, Retention Treatment	Not Covered	
<b>Included Plan Features</b>		
Preventive Incentive <sup>®</sup>	Class I services do not count toward your annual program maximum	
Pregnancy Benefit <sup>3</sup>	Covers 1 additional cleaning during pregnancy	
<b>Maximums &amp; Deductibles (applies to the combination of services received from network and non-network dentists)</b>		
Annual Program Deductible (per person)	\$50 Excludes Class I	
Annual Program Maximum (per person)	\$2,000 Excludes Class I	
Lifetime Orthodontic Maximum (per person)	N/A	
Reimbursement in Pennsylvania	Elite Plus	Advantage <sup>4</sup>
Reimbursement in Other States		80 <sup>th</sup> Percentile <sup>5</sup>

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

1. Unmarried dependent children covered to age 26.
2. 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).
3. Members (subscribers or covered dependents) with certain medical conditions must sign up for this program through **My Dental Benefits** on **UnitedConcordia.com**.
4. Non-network reimbursements for providers in Pennsylvania are based on our schedule of maximum allowable charges (MACs).
5. United Concordia creates out-of-network reimbursement for providers outside of Pennsylvania utilizing FAIR Health data supplemented with our charge data as appropriate. We then calculate the out-of-network charge at the 80<sup>th</sup> of such data.

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](http://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.