

## Dental Benefits Summary for CITY OF LOCK HAVEN

**Network: Concordia Advantage Plus**

Benefit Category <sup>1</sup>	CONCORDIA PREFERRED PLAN	
	In-Network <sup>2</sup>	Non-Network <sup>2</sup>
<b>Class I – Diagnostic/Preventive Services (Excluded from Annual Program Maximum)</b>		
Exams	100%	80%
Bitewing X-rays		
All Other X-rays		
Cleanings & Fluoride Treatments (includes 1 additional cleaning during pregnancy)		
Sealants		
Palliative Treatment		
<b>Class II – Basic Services</b>		
Basic Restorative (Fillings)	100%	80%
Simple Extractions		
Space Maintainers		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
Endodontics		
Nonsurgical Periodontics		
Complex Oral Surgery		
General Anesthesia		
<b>Class III – Major Services</b>		
Surgical Periodontics	NOT COVERED	
Inlays, Onlays, Crowns		
Prosthetics (Bridges, Dentures)		
<b>Orthodontics for dependent children to age 19<sup>3</sup></b>		
Diagnostic, Active, Retention Treatment	100%	NOT COVERED
<b>Maximums &amp; Deductibles (cumulative of network and non-network)</b>		
Annual Program Deductible (per person/per family)	None	None
Annual Program Maximum (per person)	\$1500	\$1500
Lifetime Orthodontic Maximum (per person)	\$1250	N/A
<b>Reimbursement</b>	<b>Advantage Plus</b>	<b>Advantage/80th**</b>

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

1. Dependents to age 26.

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. United Concordia Dental's standard exclusions and limitations apply. \*\*80th percentile; NON-PARTICIPATING ENDODONTISTS AND PERIODONTISTS

3. No benefit is paid for Orthodontic Services provided by non-network dentists

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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)。