

Proposed Plan Summary for Woodmont Country Club

Effective 04/01/2016

Concordia Flex is a passive PPO program that allows members to receive care from any licensed dentist; however, members receive the greatest value and convenience when they receive care from a participating dentist. This means that members who receive care from a participating dentist are responsible only for those deductibles and coinsurance amounts that are part of the program design.

	F-Plan3W	
	In-Network ¹	Non-Network ²
	AdvantagePLUS 2.0	90th Percentile
Class I	100%	100%
Class II	80%	80%
Class III	50%	50%
Class IV	Not Applicable	Not Applicable
Annual Program Maximum	\$1500	\$1500
Annual Program Deductible	\$50/\$150(excludes Class I)	\$50/\$150(excludes Class I)
Lifetime Orthodontic Maximum	Not Applicable	Not Applicable

Selected Plan Features

Preventive Incentive Smile for Health - Wellness

Bid Qualifications:

- Rates and benefits for effective dates thereafter must be approved by Underwriting.
- Rates assume 21 eligible employees, with 20 participating. Upon sale, quoted rates and benefits may be adjusted or coverage denied, based on achieved participation levels. Required participation must be met and maintained throughout the policy period.
- Commissions included: 10%
- Rates are based upon Standard Industry Classification Code: 7997
- United Concordia's standard exclusions and limitations apply.
- Class IV Services are excluded from Annual Program Deductible and Annual Program Maximum

1. 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, less applicable deductibles and coinsurance percentages.
2. United Concordia creates out-of-network charges utilizing FAIR Health data supplemented with our charge data as appropriate. We then calculate the out-of-network charge at the 90th Percentile of such data. Non-network dentists may bill the member for any difference between our allowance and their fee.