



Proposed Dental Benefits for North Metro First Baptist Church

Effective Date: 06/01/2018

Benefit Category	F-Plan3W
Class I	United Concordia's Standard Frequency Limitations
Exams	2 every 12 months
X-Rays (Bitewings Only)	1 set every 12 months under age 19 and 1 set every 18 months age 19 and over
X-Rays (All Others)	1 every 5 years for Full Mouth and Panoramic X-Rays Limitations may apply to other types of X-rays.
Cleanings; Fluoride Treatment	2 every 12 months; 1 every 12 months under age 14
Sealants	1 per tooth every 3 years to age 16 on permanent first and second molars
Palliative Treatment (Emergency)	2 per 12 months in combination with pulpal debridement
Space Maintainers	1 every 5 years under age 14
Class II null	
Basic Restorative	Not within 24 months of previous placement. Includes coverage for posterior resins.
Simple Extractions	<i>Any frequency (no limitations)</i>
Repairs of Crowns, Inlays, Onlays, Dentures and Bridges	1 per 36 months
Endodontics	<ul style="list-style-type: none"> Pulpal therapy: primary teeth that have no permanent tooth to replace it Root canal treatment: one per tooth per lifetime
Non-Surgical Periodontics	<ul style="list-style-type: none"> Full mouth debridement: 1 per lifetime Scaling and root planing : 1 per 36 months (per area of mouth) Periodontal maintenance: 2 every 12 months (in addition to routine prophylaxis following active periodontal therapy)
Surgical Periodontics	Surgical periodontal procedures: 1 per 36 months (per area of mouth) Guided tissue regeneration: 1 per tooth per lifetime
Complex Oral Surgery	May vary by procedure
General Anesthesia	Limited to 60 minutes per session
Class III	
Inlays, Onlays and Crowns	Not within 5 years of previous placement
Prosthetics (Bridges, Dentures)	Not within 5 years of previous placement
Implants	Covered at 50% for both in- and out-of-network reimbursement
Class IV	
Diagnostic, Active, Retention Treatment for dependents to age 19	
Dependent Eligibility	
Dependent children covered to age 26.	
<i>Due to state and federal mandates applying to other states, dependent eligibility may differ from that quoted.</i>	
Selected Plan Features	
Preventive Incentive®	Class I services do not count toward your annual program maximum
Smile for Health – Wellness Provides periodontal care for people with certain chronic medical conditions. Eligible conditions: diabetes, heart disease, stroke, rheumatoid arthritis, lupus, organ transplant and head & neck radiation.	<ul style="list-style-type: none"> Covers 1 additional periodontal maintenance per year and all are covered at 100% Scaling and root planing are covered at 100% 4 periodontal surgery procedures are covered at 100%

Proposal represents standard plans. Please see <https://www.unitedconcordia.com/VariationsfromStandardBenefitPlans> for details regarding benefit variations for plans available in your area.

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