



## Your Dental Plan Includes New Benefits

We understand the connection between oral and overall wellness and help deliver reduced medical costs to consumers. Our research shows that oral health has a big impact on your organization's productivity and your bottom line, which could create a hidden business risk. However, improving oral health can lessen other medical risks reducing the need for hospitalizations and unnecessary doctor visits. So, maintaining oral health keeps you—and your employees—healthier in many other ways. That's why we added more benefits to your dental plan to help improve oral care, which leads to total body wellness.

**Smile for Health®-Wellness:** An innovative program for people with chronic medical conditions<sup>1</sup> and periodontitis (gum disease). Research shows that when people with certain chronic medical conditions get care for gum disease, their overall health care costs go down significantly.<sup>2</sup> Employees and their families are eligible for 100% coverage with this benefit, plus informational outreach.

Service	Coverage
Periodontal Maintenance—one additional to your plan's standard limit per year	100%
Scaling & Root Planing	
Periodontal Surgery—four procedures <sup>3</sup>	

**Pregnancy benefit:** Provides women one additional dental cleaning and periodontal service during their pregnancy, plus email outreach to reinforce the importance of oral health. This will help prevent and control periodontitis (gum disease) and also protects against pregnancy gingivitis.

Service	Coverage
Cleaning—one additional during pregnancy	100%
Periodontal Maintenance—one additional during pregnancy	
Scaling & Root Planing	
Periodontal Surgery—four procedures <sup>3</sup>	

1. Conditions include: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke.

2. Jeffcoat, M., et. al., Periodontal Therapy Reduces Hospitalizations and Medical Costs in Diabetics, Abstract, American Association of Dental Research, March 23, 2012, and ongoing analysis.

3. Four procedures related to gingival flap and osseous surgeries.

To take advantage of the **pregnancy benefit** and **Smile for Health®-Wellness**, employees (and their families) should report their condition by visiting **UnitedConcordia.com**, sign in to **My Dental Benefits** and click **My Oral Health**. An email will be sent confirming their selection.

**Posterior composite resins:** To keep pace with current dentistry trends and consumer demand, we added coverage for posterior composite resins. This commonly used technique involves filling cavities in the back teeth with “white” composite material. We also lowered your out-of-pocket costs with this popular dentist procedure.

**Limitations:** Your policy contains limitations which are the frequency and/or age restrictions relative to covered services. We reevaluated our limitations to align with our commitment to overall wellness and pass along cost savings to you and your employees. New limitations will: 1) Protect you from unnecessary or overtreatment of services 2) Prevent overexposure from radiation following FDA and evidence-based practice guidelines and 3) Keep pace with emerging industry standards.

Limitation Description	How We Limit Today	How it Will Change
Bitewing X-rays	1 set per 6 months (under age 14) 1 set per 12 months (age 14 & older)	1 set per <b>12</b> months (under age 19) 1 set per <b>18</b> months (age 19 & older)
Fluoride Treatment	2 per 12 months (under age nineteen 19)	<b>1</b> per 12 months (under age <b>14</b> )
Space Maintainers	1 per 3 year period for members under age 19 when used to maintain space as a result of prematurely lost deciduous molars and permanent first molars, or deciduous molars and permanent first molars that have (not), or will (not), develop	1 per <b>5</b> year period for members under age <b>14</b> when used to maintain space as a result of prematurely lost deciduous molars and permanent first molars, or deciduous molars and permanent first molars that have <b>(not)</b> , or will <b>(not)</b> , develop
Surgical Periodontal Procedures	1 per 24 months per area of the mouth	1 per <b>36</b> months per area of the mouth
Basic Restorations	Not within 12 months of previous placement	Not within <b>24</b> months of previous placement of any basic restoration
Pulpal Therapy	1 per eligible tooth per lifetime. Eligible teeth limited to primary anterior teeth under age 6 and primary posterior molars under age 12.	1 per primary tooth per lifetime only when there is no permanent tooth to replace it. Eligible teeth limited to primary anterior teeth.
Recementation	1 per 12 months. Recementation during the first 12 months following insertion of the crown or bridge by the same dentist is included in the crown or bridge benefit.	1 per <b>3 year(s)</b> . Recementation during the first <b>3 year(s)</b> following insertion of any preventive, restorative or prosthodontics service by the same dentist is included in the preventive, restorative or prosthodontics service benefit.
Periapical	As submitted	<b>4</b> per <b>12</b> months per dentist if not performed in conjunction with definitive procedure(s). Occlusal— <b>2</b> per <b>12</b> months under age 8.
General Anesthesia and IV Sedation	No time limitation	<b>60</b> minutes per session

**As your dental partner, we have a deep focus and commitment to overall wellness. By protecting more than just your smile, we'll protect you and your employees from costly medical expenses, so you can enjoy quality benefits at a reasonable cost.**

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