

Proposed Plan Summary for Gwinnett Emergency Specialists

Effective 01/01/2016

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 | 50% | 50% |
| Annual Program Maximum | \$5000 | \$5000 |
| Annual Program Deductible | \$50/\$150(excludes Class I) | \$50/\$150(excludes Class I) |
| Lifetime Orthodontic Maximum | \$1000 | \$1000 |

Selected Plan Features

Smile for Health - Wellness

| Proposed Dental Rates | 12 Month Rates |
|-----------------------|----------------|
| Employee Only | \$34.80 |
| Employee and Spouse | \$68.90 |
| Employee + Child | \$75.40 |
| Employee + Children | \$75.40 |
| Employee + Family | \$117.80 |

Bid Qualifications:

- Rates and benefits for effective dates thereafter must be approved by Underwriting.
- Rates assume 21 eligible employees, with 21 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: 8011
- United Concordia's standard exclusions and limitations apply.
- Class IV Services are excluded from Annual Program Deductible and Annual Program Maximum
- In order for a group with 10-24 enrolled contracts to qualify for dependent orthodontic coverage, the group must provide proof of prior fee-for-service orthodontic coverage

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.