

Applied Intellect LLC
Dental Plan Comparison
Current and Alternate Plans

Benefit Description		Current/Renewal United Concordia- Concordia Flex		Option 1 United Concordia F-Plan 3W / 5000	
Calendar Year Deductible		Single: \$50 Family: \$150		Single: \$50 Family: \$150	
Annual Benefit Maximum		\$2,000 per person		\$5,000 per person	
Orthodontia Lifetime Maximum		N/A		\$2,000 per person	
Class 1 - Diagnostic/Preventive Services					
Exams		Plan pays 100%		Plan pays 100%	
Cleanings & Fluoride Treatments		Plan pays 100%		Plan pays 100%	
X-Rays (Bitewings)		Plan pays 100%		Plan pays 100%	
X-Rays (All others)		Plan pays 100%		Plan pays 100%	
Palliative Treatment (Emergency)		Plan pays 100%		Plan pays 100%	
Space Maintainers		Plan pays 100%		Plan pays 100%	
Sealants		Plan pays 100%		Plan pays 100%	
Class 2 - Basic Services					
Basic Restorative		Plan pays 80% after deductible		Plan pays 90% after deductible	
Simple Extractions		Plan pays 80% after deductible		Plan pays 90% after deductible	
Complex Oral Surgery		Plan pays 80% after deductible		Plan pays 90% after deductible	
Endodontics		Plan pays 80% after deductible		Plan pays 90% after deductible	
Non-Surgical Periodontics		Plan pays 80% after deductible		Plan pays 90% after deductible	
Surgical Periodontics		Plan pays 80% after deductible		Plan pays 90% after deductible	
Class 3 - Major Services					
Inlays, Onlays, Crowns		Plan pays 50% after deductible		Plan pays 60% after deductible	
Prosthetics (Bridges, Dentures)		Plan pays 50% after deductible		Plan pays 60% after deductible	
Orthodontics		N/A		Plan pays 50% per person	
Waiting Period		None		None	
Out of Network Reimbursement		90th Percentile of Usual, Reasonable, and Customary		90th Percentile of Usual, Reasonable, and Customary	
Benefit Selection	# of Employees	Current Rates	Total	Alternate Rates	Total
Employee Only	12	\$36.46	\$437.52	\$53.21	\$638.52
Employee & Spouse	1	\$72.17	\$72.17	\$105.36	\$105.36
Employee & Child(ren)	3	\$65.35	\$196.05	\$110.10	\$330.30
Family	5	\$109.29	\$546.45	\$173.96	\$869.80
Total	21		\$1,252.19		\$1,943.98