United Concordia dental

# Dental Benefits Summary for RAGAN ENTERPRISES INC

## Group Number: A15401000

**Network: Elite Plus**

| Benefit Category[1] | CONCORDIA FLEX PLAN | |
|---|---|---|
| | In-Network[2] | Non-Network[3] |
| **Class I – Diagnostic/Preventive Services** | | |
| Exams | 100% | 100% |
| Bitewing X-rays | | |
| All Other X-rays | | |
| Cleanings & Fluoride Treatments | | |
| Sealants | | |
| Space Maintainers | | |
| Palliative Treatment | | |
| **Class II – Basic Services** | | |
| Basic Restorative (Fillings) | 80% | 80% |
| Simple Extractions | | |
| Repairs of Crowns, Inlays, Onlays, Bridges & Dentures | | |
| Endodontics | | |
| Nonsurgical Periodontics | | |
| Surgical Periodontics | | |
| Complex Oral Surgery | | |
| General Anesthesia | | |
| **Class III – Major Services** | | |
| Inlays, Onlays, Crowns | 50% | 50% |
| Prosthetics (Bridges, Dentures) | | |
| **Orthodontics for dependent children to age 19** | | |
| Diagnostic, Active, Retention Treatment | Not Covered | Not Covered |
| **Included Plan Features** | | |
| Preventive Incentive® | Class I services do not count toward your annual program maximum | |
| Smile for Health®--Wellness[4]<br>*Provides periodontal care for people with certain chronic medical conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke*<br>*Pregnancy is also a covered condition* | • Covers 1 additional periodontal maintenance per year and all are covered at 100%<br>• Scaling and root planing are covered at 100%<br>• 4 periodontal surgery procedures are covered at 100% | |
| Pregnancy Benefit[4] | Covers 1 additional cleaning during pregnancy in addition to the benefits listed for Smile for Health®--Wellness[4] | |
| The College Tuition Benefit® – College Savings Program[5] | • Earn Tuition Rewards® points redeemable for tuition discounts<br>• Receive 2,000 at signup, then 2,000 points/year<br>• Each child enrolled receives a one-time bonus of 500 Tuition Rewards points<br>• One Tuition Rewards point = $1 reduction in full tuition<br>Use Tuition Rewards points at participating private colleges and universities | |
| **Maximums & Deductibles (applies to the combination of services received from network and non-network dentists)** | | |
| Calendar Year Deductible (per person/per family) | $50/$150<br>Excludes Class I | |
| Calendar Year Maximum (per person) | $1,000<br>Excludes Class I | |
| Lifetime Orthodontic Maximum (per person) | Not Applicable | |
| **Reimbursement** | **Elite *Plus*** | **90th Percentile** |

*Representative listing of covered services – certificate of coverage provides a detailed description of benefits.*

Dental plans are administered by United Concordia Companies, Inc., and underwritten by United Concordia Insurance Company. For more information please visit the “Disclaimers” link at www.UnitedConcordia.com. Administrative and claims offices located at 1800 Center Street Suite 2B 220, Camp Hill, PA 17011 (1-800-332-0366).

These policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your account representative for specific provisions and details of availability.

1. Dependent children covered under age 26.
2. 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.
3. 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.
4. Members (subscribers or covered dependents) with certain medical conditions must sign up for this program through **My Dental Benefits** on **UnitedConcordia.com**.
5.Tuition Rewards® is a Registered Trademark of and administered by SAGE Scholars, Inc. Participation in the program is contingent upon enrollment with SAGE Scholars, Inc. Tuition Rewards are not an underwritten benefit but a value-added program. Tuition Rewards not available in all jurisdictions (SAGE). SAGE is not a subsidiary or affiliate of United Concordia Insurance Company (UCIC). Subject to eligibility requirements and terms and conditions. Tuition Rewards are a value-added program and not an insured benefit. Program participation subject to enrollment with SAGE. “Points” are credits that may be used to discount the cost of Tuition and have no cash value. UCCI does not provide services related to this program. Tuition Rewards not available in all jurisdictions. Program subject to change without notice.

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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| English | ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-332-0366 (TTY: 711). |
| Español (Spanish) | ATENCIÓN: Si habla español, le ofrecemos de ayuda lingüística gratuita. Llame al 1-800-332-0366 (TTY: 711). |
| 繁體中文 (Chinese) | 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-332-0366 (TTY: 711)。 |