

UNITED CONCORDIA[®] DENTAL

Dental Benefits Summary for Home Builders Association of West Virginia

Provider Network: Concordia Advantage *Plus*

Benefit Category ¹	CONCORDIA FLEX PLAN	
	In-Network ²	Non-Network ²
Class I - Diagnostic/Preventive Services (Excluded from Annual Program Maximum)		
Exams Bitewing X-rays All Other X-rays Cleanings & Fluoride Treatments Sealants Palliative Treatment	100%	100%
Class II - Basic Services		
Basic Restorative (Fillings) Simple Extractions Space Maintainers Repairs of Crowns, Inlays, Onlays, Bridges & Dentures Endodontics Nonsurgical Periodontics Surgical Periodontics Complex Oral Surgery General Anesthesia	80%	80%
Class III - Major Services		
Inlays, Onlays, Crowns Prosthetics (Bridges, Dentures)	50%	50%
Orthodontics for dependent children to age 19		
Diagnostic, Active, Retention Treatment	Not Covered	Not Covered
Maximums & Deductibles (cumulative of network and non-network)		
Annual Program Deductible (per person/per family)	None	None
Annual Program Maximum (per person)	\$1,000 Excludes Class I	\$1,000 Excludes Class I
Lifetime Orthodontic Maximum (per person)	\$1,000	\$1,000

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

1. Unmarried dependent children covered to age 25.

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. Non-net work dentists may bill the member for any difference between our allowance and their fee. United Concordia Dental's standard exclusions and limitations apply.

UnitedConcordia.com - 1-800-332-0366