



UNITED CONCORDIA
Insuring America's Dental Health

CONCORDIA FLEX – Low Option

Dental Benefits Summary for Board of County Commissioners of Washington County, MD

Policy Period: July 1, 2007

Network: Advantage Plus

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

Benefit Category ²	Plan Pays ¹
Class I – Diagnostic/Preventive Services	
Examinations X-Rays Cleanings Fluoride Treatments Sealants Space Maintainers Palliative Treatment	80%
Class II – Basic Services	
Basic Restorative (includes Composite Resin Restorations) Endodontics Non-Surgical Periodontics Consultations Repairs Simple Extractions Surgical Periodontics Complex Oral Surgery General Anesthesia and/or IV Sedation	80%
Class III – Major Services	
Inlays, Onlays and Crowns Prosthetics	50%
Orthodontics (to age 19)	
Diagnostic, Active, Retention Treatment	Not Covered
Program Maximums/Deductibles	
Annual Program Maximum (per covered person)	\$1000
Lifetime Orthodontic Maximum (per covered person)	Not Covered
Annual Program Deductible (per person/per family)	\$50/\$150 for Classes I, II & III

1. The listed network percentages represent the portion of United Concordia's maximum allowable charges (MACs) for which the plan will be responsible. Network providers agree to accept United Concordia's MAC for covered services as payment in full and also agree to file claims for you. If you or your family members receive services from a non-network provider, United Concordia will apply the percentages shown to the 90th percentile for covered services and you will be responsible for the difference, up to the provider's charge. United Concordia's standard exclusions and limitations apply.

2. Unmarried dependent children covered to age 19. Unmarried dependent students covered to age 23.

CONTACT UNITED CONCORDIA

Phone 1-800-332-0366
Customer service representatives are available from 8 a.m. to 8 p.m. ET.

Mail United Concordia, PO Box 69420, Harrisburg, PA 17103-9420

Web www.unitedconcordia.com
Once enrolled, register to use My Dental Benefits for 24/7, secure access to benefit information including eligibility, claim status, procedure history, ID card requests and more!