

Dental Benefits Summary for Dicalite Management Group Inc

Effective Date: 01/01/2019

Network: Advantage *Plus*

Benefit Category ¹	CONCORDIA FLEX PLAN	
	In-Network ²	Non-Network ⁵
Class I – Diagnostic/Preventive Services		
Exams	100%	100%
Bitewing X-rays		
Cleanings & Fluoride Treatments		
Sealants		
Space Maintainers		
Palliative Treatment		
Class II – Basic Services		
All Other X-rays	80%	80%
Basic Restorative (Fillings)		
Simple Extractions		
Endodontics		
Nonsurgical Periodontics		
Surgical Periodontics		
Complex Oral Surgery		
General Anesthesia		
Class III – Major Services		
Inlays, Onlays, Crowns	50%	50%
Prosthetics (Bridges, Dentures)		
Repairs of Crowns, Inlays, Onlays		
Repairs of Bridges		
Denture Repair		
Orthodontics for dependent children to age 19		
Diagnostic, Active, Retention Treatment	50%	50%
Maximums & Deductibles (applies to the combination of services received from network and non-network dentists)		
Annual Program Deductible (per person/per family)	\$0/\$0	
Annual Program Maximum (per person)	\$2,000 Excludes Orthodontics	
Lifetime Orthodontic Maximum (per person)	\$2,000	
Reimbursement	Advantage <i>Plus</i>	90 th Percentile

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

1. Dependents covered to 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.

5. 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.