

County of York Low/High Option Flex Plan

Diagnostic & Preventive	Low Option	High Option
Examinations	100%	100%
X-rays		
Fluoride Treatments		
Cleanings		
Sealants		
Palliative Treatment		
Basic		
Basic Restorative	100%	100%
Endodontics		
Space Maintainers		
Repairs		
Simple Extractions		
Major		
Crowns, Inlays, Onlays	N/A	50%
Prosthetics		
Non-Surgical/ Surgical Periodontics		
General Anesthesia and/or IV Sedation		
Complex Oral Surgery		
Orthodontics		
Diagnostic, Active, Retention Treatment	N/A	N/A
Deductibles & Maximums		
Deductible	\$0	\$0
Annual Maximum	\$1,000	\$1,500
Orthodontic Lifetime Maximum	\$0	\$0

All coinsurance percentages are of United Concordia's Maximum Allowable Charge (MAC). Coinsurances and deductibles are based upon on the maximum allowance.

- The above chart is a representative listing of services covered under this program.
- Standard United Concordia policies and procedures apply.
- N/A = Not Applicable.
- This handout is for illustrative purposes. You will receive benefit booklets. If there is a discrepancy between this handout and your benefit booklet, the benefit booklet prevails.

Up to date provider information is available at

www.unitedconcordia.com

The network is Advantage Plus

Dental Plan

Do I need an ID card?

You will receive a welcome letter and ID card(s) indicating that you and your dependents are enrolled in the United Concordia dental plan. The ID card lists the County of York employee's name only, while the welcome letter lists all of your enrolled dependents. If you need replacement ID cards, contact customer service. To print your own ID card from your computer, access "My Dental Benefits" at www.unitedconcordia.com.

How do I access dental care?

You may select a United Concordia dentist who has agreed to charge rates negotiated with United Concordia, or select a non-network dentist.

How do I find a network provider?

If you want to find a dentist in the network, you can find a local provider on the United Concordia website, www.ucci.com under the "find a dentist," link. Use the "Advantage Plus Network." You can search by last name, specialty, city, county or zip code, or within a specific distance of the zip code.

Do I have to use network provider?

No. You can use a non-network dentist, but you may be subject to reasonable and customary charges and you may have to file your own claim with United Concordia.

What is the advantage of using a network provider?

The greatest advantage of using a network provider is that you are only responsible for paying the deductibles and coinsurance amounts that are part of the program design. Also, there is no balance billing and no claims to file. All dentists in the United Concordia network have had their credentials verified to ensure that you and your family receive high quality dental care.

What if my dentist is not in the United Concordia network?

Non-network providers may bill you for the difference, if any, between the United Concordia maximum allowable charge and the non-network provider's fee. In some cases, a non-network provider may file your claim. If your dentist will not file your claim, you must pay for services and file your own claim, then you'll be reimbursed for eligible services. Ask your non-network dentist before your appointment about filing claims.

How can my dentist join the network?

Your dentist can join the United Concordia network by calling **1-866-529-4827**.

Do I have to complete claim forms for each dental visit?

If you receive care from a United Concordia network dentist, you do not need to worry about claim forms - your dentist will take care of the paperwork. If, however, you receive care from a non-network dentist, you may have to complete and submit your own claims.

How does my dentist get paid?

Network dentists accept United Concordia's reimbursement as payment-in-full. This reimbursement is also known as the maximum allowable charge. This charge is a discounted fee that network dentists agree to charge for covered services. Network dentists only collect applicable deductible and coinsurance amounts from you, and cannot balance bill you for any amount over the maximum allowable charge.

Does United Concordia require predetermination of benefits?

United Concordia does not require a predetermination of benefits. However, you should consider asking your dentist to request a predetermination of benefits before you begin treatment for complex procedures, such as crowns, dentures or root canals. If you utilize an out-of-network dentist, you should consider submitting a predetermination of benefits before you begin treatment. That way, you'll know whether the service is covered and exactly what your financial responsibility will be.

What if my dentist recommends a more expensive treatment?

United Concordia applies an Alternate Benefit Provision (ABP) if a dental condition can be treated by a professionally acceptable procedure that is less costly than the treatment recommended by the dentist. The ABP does not commit the member to the less costly treatment. However, if the member and dentist (participating or non-participating) choose the more expensive treatment, the member is responsible for the additional charges beyond those allowed by the ABP.

Who do I call with questions?

You can call United Concordia customer service representatives at **1-800-332-0366** from 8 a.m. to 8 p.m. Eastern time. An Interactive Voice Response System is also available 24 hours a day.