

## Dental Benefits Summary for Pennsylvania Veterinary Medical Association



### Pug Option

Network: Advantage Plus

Benefit Category <sup>1</sup>	CONCORDIA FLEX PLAN	
	In-Network <sup>2</sup>	Non-Network <sup>2</sup>
<b>Class I – Diagnostic/Preventive Services</b>		
Exams	100%	100%
Bitewing X-rays		
All Other X-rays		
Cleanings & Fluoride Treatments		
Sealants		
Palliative Treatment		
<b>Class II – Basic Services</b>		
Space Maintainers	100%	100%
Basic Restorative (Includes Posterior Resin Fillings)		
Simple Extractions		
Endodontics		
General Anesthesia		
<b>Class III – Major Services</b>		
Nonsurgical Periodontics	Not Covered	Not Covered
Surgical Periodontics		
Complex Oral Surgery		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
Inlays, Onlays, Crowns		
Prosthetics (Bridges, Dentures)		
<b>Orthodontics for dependent children to age 19</b>		
Diagnostic, Active, Retention Treatment	Not Covered	Not Covered
<b>Included Plan Features</b>		
Pregnancy Benefit <sup>3</sup>	Covers 1 additional cleaning during pregnancy	
<b>Maximums &amp; Deductibles (applies to the combination of services received from network and non-network dentists)</b>		
Annual Program Deductible (per person/per family)	None	
Annual Program Maximum (per person)	\$1,250	
Lifetime Orthodontic Maximum (per person)	N/A	
Reimbursement in Pennsylvania	Advantage Plus	Advantage
Reimbursement in All Other States	Advantage Plus	90 <sup>th</sup> Percentile

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

1. Unmarried dependent children covered to age 19. Unmarried dependent students 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-network dentists may bill the member for any difference between our allowance and their fee (also known as balance billing). United Concordia Dental's standard exclusions and limitations apply.
3. Members (subscribers or covered dependents) with certain medical conditions must sign up for this program through **My Dental Benefits** on [UnitedConcordia.com](http://UnitedConcordia.com).