



CONCORDIA FLEX – Comprehensive Dental Benefits Summary for Pennsylvania Veterinary Medical Association



Employee Only: 37.19
Employee plus Adult: 74.38
Employee plus Child(ren): 78.10
Family: 156.07

Network: Advantage Plus

CPC: 521H8

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	
Exams	100%
Cleanings & Fluoride Treatments	
X-rays	
Sealants	
Space Maintainers	
Palliative Treatment (Emergency)	
Class II – Basic Services	
Basic Restorative (Includes Posterior Resin Fillings)	100%
Simple Extractions	
Endodontics	
Oral Surgery	
General Anesthesia	
Class III – Major Services	
Surgical & Non-Surgical Periodontics	70%
Inlays, Onlays, Crowns	50%
Prosthetics (Bridges, Dentures)	
Repairs to Inlays, Onlays and Crowns and Prosthetics	
Implants	
Orthodontics (all members)	
Diagnostic, Active, Retention Treatment	50%
Included Plan Features	
Smile for Health®--Wellness ³ <i>Provides periodontal care for people with certain chronic medical conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke</i>	-Covers 1 additional periodontal maintenance per year and all are covered at 100% -Scaling and root planing are covered at 100% -4 periodontal surgery procedures are covered at 100%
Program Maximums/Deductibles	
Annual Program Maximum (per covered person)	\$1,750
Lifetime Orthodontic Maximum (per covered person)	\$1,500
Annual Program Deductible (per person/per family)	N/A
Non-network Reimbursement	Advantage MAC

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 [non-network reimbursement] 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 25. Disabled dependents covered to any age.
 3. Members (subscribers or covered dependents) with certain medical conditions must sign up for this program through **My Dental Benefits on UnitedConcordia.com**.

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