

## About United Concordia Companies, Inc.

As one of the largest dental insurance companies in the nation, United Concordia covers more than 6 million members and offers provider networks with more than 62,000 participating provider locations throughout the country.

## Here is how your dental choices compare

	Standard PPO In Network	Standard PPO Out of Network	Premium PPO In Network	Premium PPO Out of Network
Annual Deductible	\$50/\$150 (waived for Class I services)	\$100/\$300	None	\$50/\$150
Cal Year Maximum**	\$1,000	\$500	\$1,500	\$1,500
Class I: Preventive & Diagnostic	100%	80%	100%	80%
Class II: Basic Restorative Care	60%	40%	80%	60%
Class III: Major Restorative Care	40%	20%	50%	40%
Ortho (dep to 19)	50%	50%	50%	50%
Ortho Life Max	\$1,000	\$1,000	\$1,500	\$1,500
Class I – Diagnostic & Preventive Care	Sample Services: oral exams, cleanings*, fluoride applications, x-rays including full mouth (once every 3 years) and bitewing (2 per year), non-surgical periodontal treatment*			
Class II – Basic Restorative Care	Sample Services: (silver & white) fillings, root canals, denture adjustments & repairs, simple extractions, oral surgery			
Class III – Major Restorative Care	Sample Services: crowns, inlays, onlays and installation of bridgework, implants			

## Examples of your responsibility and In-Network savings

### Example # 1 - Standard PPO - Routine Cleaning & Exam

Participating Provider	Non-Participating Provider
Charge: \$47.00	Charge: \$47.00
UCCI Max Allowable Charge: \$41.00	UCCI Max Allowable Charge: \$41.00
Payment at 100% of MAC: \$41.00	Payment at 80% of MAC: \$32.80
<b>Patient Responsibility: \$ 0.00</b>	<b>Patient Responsibility: \$14.20</b>

### Example # 2 - Premium PPO - Crown, Deductible Not Satisfied Out of Network

Participating Provider	Non-Participating Provider
Charge: \$580.00	Charge: \$580.00
UCCI MAC: \$535.00	UCCI MAC: \$535.00
Deductible: N/A	Deductible: \$ 50.00
Payment at 50% of MAC: \$267.50	Payment at 40% of MAC: \$194.00
<b>Patient Responsibility: \$267.50</b>	<b>Patient Responsibility: \$386.00</b>

## Advantages to using an Advantage *Plus* Provider

- Providers who participate with United Concordia agree to accept the UCCI Maximum Allowable Charge (MAC) as payment in full (*less any deductible and coinsurance amounts that are the member's responsibility*) for the Standard and Premium PPO Plans.
- Providers who participate with the network will file claims on your behalf. (Claim forms for non-network providers are available through Clients' Corner. See the back page for more information.)

## Work in Progress

United Concordia has standard procedures for work in progress when you begin dental coverage with United Concordia. Detailed below are the most common treatments in progress and how United Concordia addresses them.

- **Fixed Bridgework:** Covered by United Concordia only if initiation of treatment and preparation of teeth and placement occur after the patient becomes eligible.
- **Endodontics:** United Concordia reimburses endodontic work based upon the completed date of service.
- **Crowns, inlays and onlays:** Covered by United Concordia only if initiation of treatment and preparation of teeth and placement occur after the patient becomes eligible.
- **Orthodontic Treatment Plans in Progress:** The percentage of active treatment completed prior to the contract effective date (as determined based upon the banding date and the length of treatment) will be deducted from the lifetime contractual maximum to arrive at maximum financial liability. This liability will then be distributed in a lump sum payment or equal increments throughout the remaining course of treatment.

## \* Smile for Health Benefit

This program designed to benefit overall health offers the following enhancements to both the Standard and Premium PPO options:

- One additional cleaning during the course of pregnancy
- Increased coverage for nonsurgical periodontal treatment including the topical application of fluoride for adults with a history of surgical periodontal treatment
- Coverage for microbial tests and brush biopsies diagnostic tests
- Adult fluoride varnish preventative treatment for members with a history of periodontal treatment

## \*\* Preventive Incentive Benefit

With Preventive Incentive, all Class I Diagnostic & Preventive services – such as cleanings, exams and x-rays – do not count toward your annual maximum. This leaves you with more benefit dollars to use for other covered dental procedures.

## Predetermination

Predetermination is recommended, but not required by United Concordia for any procedure that exceeds \$200 or for extensive treatment plans involving prosthetics, crowns, inlays, onlays and periodontics. Predetermination of benefits is used by United Concordia to determine eligibility of the subscriber and review the treatment plan to determine the extent of coverage. This process assures both the subscriber and the dentist that the service being performed is covered and provides the subscriber with his or her financial liability.

### **Great News!**

With United Concordia there is no need to clutter your wallet or purse with another identification card. Simply inform your dentist you have United Concordia coverage and provide the staff member's Social Security Number, to confirm eligibility, and begin receiving benefits. It's that simple.

### **Clients' Corner**

**Client's Corner** is United Concordia's web-based resource designed specifically to provide enrolled members with instant access to the following information:

- FIND A DENTIST
- MEMBER LISTING
- CONTACT US
- MAXIMUM/DEDUCTIBLE
- CLAIM INFORMATION
- ELIGIBILITY
- GLOSSARY OF DENTAL TERMS
- PROCEDURE HISTORY
- HELP/COMMON QUESTIONS
- BENEFIT INFORMATION

**"My Dental Benefits"** provides you with secure access to the information you need, when you need it. It's fast, it's friendly and it's easy to use. Visit us today at <http://www.ucci.com/tuctcc/clients.jsp?id=6> or log on to the Infonet at <http://www.lfonet.upmc.com> where you can access Benefits, then click on Dental, then UCCI Clients' Corner. Select **My Dental Benefits**. Once registered, you will have everything you will need to monitor your personal dental benefits. *(NOTE: You must be enrolled in a United Concordia dental program in order to take advantage of this service.)*

### **United Concordia Contact Information**

#### **Toll Free Numbers from 8 a.m. to 8 p.m., EST**

- Dedicated Customer Service 1-866-604-8515
- UPMC DirectLink 1-800-994-2752, option 2

#### **Customer Service Mailing Address**

United Concordia Companies, Inc.  
PO Box 69420  
Harrisburg, PA 17106-9420

#### **Web Site**

<http://www.ucci.com/tuctcc/clients.jsp?id=6>

# UPMC

Dental Programs  
Effective Jan. 1, 2010

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America's Premier Dental Insurer

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