

## **Dental Benefits Summary for Catholic Employee Benefit**

**Group** EFFECTIVE 7-1-2021 GROUP # 895650-000

**Network: Alliance CONCORDIA FLEX PLAN** Benefit Category<sup>1</sup> In-Network<sup>2</sup> Non-Network<sup>2</sup> Class I - Diagnostic/Preventive Services Exams Bitewing X-rays All Other X-rays 100% 100% Cleanings & Fluoride Treatments Sealants **Space Maintainers** Class II - Basic Services Basic Restorative (Fillings) Simple Extractions Palliative Treatment **Endodontics** 80% 80% Nonsurgical Periodontics Surgical Periodontics Complex Oral Surgery General Anesthesia Class III - Major Services Inlays, Onlays, Crowns Repairs of Crowns, Inlays, Onlays, Bridges & Dentures 50% 50% Prosthetics (Bridges, Dentures) 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) \$25/\$75 Annual Program Deductible (per person/per family) Excludes Class I & Orthodontics \$1.000 Annual Program Maximum (per person) **Excludes Orthodontics** Lifetime Orthodontic Maximum (per person) \$1,000 90<sup>th</sup> Percentile

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

<sup>1.</sup> Dependent children covered to age 26.

<sup>2.</sup> 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.