



## Dental Benefits Summary for Teamsters #261 and Employers Welfare Fund

Effective January 1, 2014

Network: Concordia Advantage

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 (once in any 6 consecutive months) Cleanings (once in any 6 consecutive months) Fluoride Application - to age 19 (once in any 6 consecutive months) Sealants (for dependent children through age 15 on permanent first and second molars; limited to one per tooth in 3 year period) Bitewing X-rays (once in any 6 consecutive months to age 14 and once in any 12 consecutive months age 14 and over) Full Mouth X-rays (once in 5 years) Palliative Treatment	100%	100%
<b>Class II – Basic Services</b>		
Space Maintainers (to age 19 on primary and permanent 1st molars) Basic Restorative (fillings) Endodontics (root canals) Non-Surgical and Surgical Periodontics Simple Extractions Complex Oral Surgery Repairs	80%	80%
<b>Class III – Major Services</b>		
Crowns Full or Partial Dentures Replacement; if at least 5 years since initial installation date Fixed bridgework, including abutment inlays, onlays and crowns, and pontics Replacement; if at least 5 years since initial installation date	50%	50%
<b>Orthodontics (To Any Age)</b>		
Diagnostic, Active, Retention Treatment	50%	50%
<b>Maximums &amp; Deductibles (cumulative of network and non-network)</b>		
Annual Program Deductible	None	None
Annual Program Maximum (per member)	\$2,000 Excludes Orthodontics	\$2,000 Excludes Orthodontics
Lifetime Orthodontic Maximum (per member)	\$1,000	\$1,000

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. United Concordia Dental's standard exclusions and limitations apply.

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