



## Dental Benefits Summary for Reading Area Community College LVBC

Effective Date: 01/01/2016

Network: Advantage

Benefit Category <sup>1</sup>	CONCORDIA CHOICE 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>		
Basic Restorative (Fillings, includes Posterior Resins)	100%	100%
Simple Extractions		
Space Maintainers		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
Endodontics		
Nonsurgical Periodontics		
Surgical Periodontics		
Complex Oral Surgery		
General Anesthesia		
<b>Class III – Major Services</b>		
Inlays, Onlays, Crowns	100%	100%
Prosthetics (Bridges, Dentures)		
<b>Orthodontics for dependent children to age 19</b>		
Diagnostic, Active, Retention Treatment	50%	50%
<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)	\$20	
Annual Program Maximum (per person)	\$1,250 (Excludes Orthodontics)	
Lifetime Orthodontic Maximum (per person)	\$1,250	
<b>Waiting Periods</b>		
Class I	None	None
Class II	None	None
Class III	None	None
Orthodontics for dependents to age 19	12 months	12 months
<b>Reimbursement</b>	<b>Advantage</b>	<b>Fee Schedule 395</b>

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

1. Dependent children covered to age 26.

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.