

Dental Benefits Summary for Crosby Independent School District

Group: 821433-001

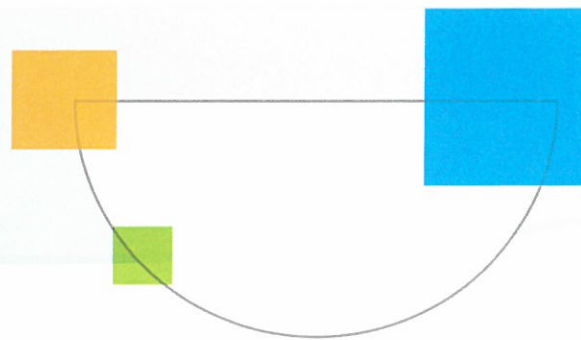
Network: National Fee for Service

Benefit Category ¹	CONCORDIA FLEX PLAN	
	In-Network ²	Non-Network ²
Class I – Diagnostic/Preventive Services		
Exams	100%	100%
Bitewing X-rays		
All Other X-rays		
Cleanings & Fluoride Treatments		
Sealants		
Palliative Treatment		
Class II – Basic Services		
Basic Restorative (Fillings)	80%	80%
Simple Extractions		
Space Maintainers		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
Endodontics		
Nonsurgical Periodontics		
Surgical Periodontics		
Complex Oral Surgery		
General Anesthesia		
Class III – Major Services		
Inlays, Onlays, Crowns	50%	50%
Prosthetics (Bridges, Dentures)		
Orthodontics for dependent children to age 19		
Diagnostic, Active, Retention Treatment	50%	50%
Included Plan Features		
Maternity Benefit	Covers 1 additional cleaning during pregnancy	
Maximums & Deductibles (applies to the combination of services received from network and non-network dentists)		
Annual Program Deductible (per person/per family)	\$50/\$150 Excludes Class I & Orthodontics	
Annual Program Maximum (per person)	\$1,000 Excludes Orthodontics	
Lifetime Orthodontic Maximum (per person)	\$1,000	
Reimbursement	NFFS	Advantage

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.



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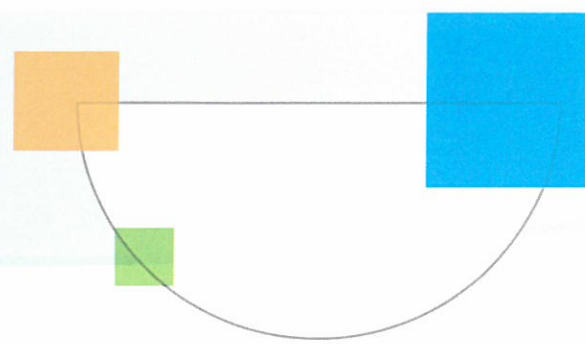
Network: National Fee for Service

Benefit Category ¹	CONCORDIA FLEX PLAN	
	In-Network ²	Non-Network ²
Class I – Diagnostic/Preventive Services		
Exams	100%	100%
Bitewing X-rays		
All Other X-rays		
Cleanings & Fluoride Treatments		
Sealants		
Palliative Treatment (Emergency)		
Class II – Basic Services		
Basic Restorative (Fillings)	80%	80%
Simple Extractions		
Space Maintainers		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
Endodontics		
Nonsurgical Periodontics		
Surgical Periodontics		
Complex Oral Surgery		
Class III – Major Services		
General Anesthesia	Not Covered	Not Covered
Inlays, Onlays, Crowns		
Prosthetics (Bridges, Dentures)		
Orthodontics		
Diagnostic, Active, Retention Treatment	Not Covered	
Included Plan Features		
Maternity Benefit	Covers 1 additional cleaning during pregnancy	
Maximums & Deductibles (applies to the combination of services received from network and non-network dentists)		
Annual Program Deductible (per person/per family)	\$50/\$150 Excludes Class I	
Annual Program Maximum (per person)	\$1,000	
Reimbursement	NFFS	Advantage

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

1. Dependent children covered to age 26.

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Frequently Asked Questions About Your PPO Dental Plan

Q: Is my dentist in United Concordia's network?

A: To search for your dentist, visit UnitedConcordia.com. Click on **Find a Dentist** and then select your network (see the enclosed benefits summary) and search preferences.

Q: Why should I visit a network dentist?

A: You can save time and money by using a network dentist. Our network dentists agree to file claims for you, and to accept our allowances as full payment for covered services. And, most of our dentists accept our allowances for non-covered services or services above your annual maximum. That means you can save money by visiting a network dentist, because our allowances are typically lower than the dentist's standard charges. United Concordia's network dentists undergo rigorous review, so you can be sure you're receiving quality care.

Q: Can I still see a non-network dentist?

A: Yes, you can receive care from any licensed dentist. However, if you visit a non-network dentist your benefits may differ and your out-of-pocket expenses could be higher than if you visit a network dentist. If your dentist is not a part of our network, you can nominate him or her for participation. To nominate your dentist, visit the **Members** section of UnitedConcordia.com, select **Forms**, and click **Nominate Your Dentist**.

Q: What can my dentist bill me for?

A: It depends whether you visit a network or non-network dentist. United Concordia network dentists can only charge you for applicable deductibles and coinsurance amounts. Non-network dentists can charge you for applicable deductibles and coinsurance amounts, and the difference between their standard charges and United Concordia's allowances.

Q: What information is available online?

A: In the **Members** section of UnitedConcordia.com, you can access forms, frequently asked questions, a glossary of dental terms, and a dental health center containing articles, brochures, videos and kids' pages. Once your plan is effective, you can find your personal benefits information in our online tool, **My Dental Benefits**. After registering, you can review details of your coverage, eligibility, network, claim status and procedure history; and print an ID card.

Q: What if I have other questions about my dental plan?

A: Questions about dental treatment should always be discussed with your dentist. For information about your benefits, visit UnitedConcordia.com or call Customer Service at 1-800-332-0366.