Benefit Category | PPO Option Plan Pays | Regular Option Plan Pays
---|---|---
Class I Services (Excluded from Annual Program Maximum)
Exams | 100% | 100%
All X-Rays | 100% | 100%
Cleanings (includes 1 additional cleaning during pregnancy) | 100% | 100%
Fluoride Treatments | | |
Space Maintainers | | |
Palliative Treatment (Emergency) | | |
Class II Services (12-month waiting period for late entrant employees)
Sealants | 90% | 80%
Basic Restorative | | |
Endodontics | | |
Nonsurgical Periodontics | | |
Repairs of Crowns, Inlays, Onlays, Bridges, Dentures | | |
Simple Extractions | | |
Complex Oral Surgery | | |
General Anesthesia | | |
Class III Services (6-month waiting period for new employees; 24 months for late entrant employees)
Inlays, Onlays, Crowns | 50% | 50%
Prosthetics | | |
Surgical Periodontics | | |
Nonsurgical TMJ | | |
Orthodontics (dependents under age 19)
Diagnostic, Active, Retention Treatment | 50% | 50%
Orthodontic Maximum Lifetime | $1,500 | $1,500
Deductible (waived for Orthodontics and Class I services) | $50/$150 | $50/$150
Calendar Year Maximum | $1,000 | $1,000
In-Network Reimbursement | United Concordia MAC | United Concordia MAC
Out-of-Network Reimbursement | United Concordia MAC | 90th Percentile

1. The listed network percentages represent the portion of United Concordia's maximum allowable charges (MAC) for which the plan will be responsible. Under the PPO Option, benefits are determined by the MAC. If a covered person utilizes the services of a preferred provider, that provider can collect from you the difference between the amount of benefits payable by United Concordia and the MAC. If a covered person utilizes the services of a non-preferred provider, that provider can collect from you the difference between the amount of benefits payable by us and the provider's charge.
2. Under the Regular Option, benefits are determined by the lesser of the provider's charge and either the MAC or the 90th percentile. In-network payments are based on United Concordia's MAC. Non-network payments are based on the 90th percentile, and your dentist can collect from you the difference between the amount of benefits payable by us and the provider's charge for the service.
3. Only one deductible applies if both Class II and III expenses are incurred.
United Concordia's standard exclusions and limitations apply. Preferred dentists accept the maximum allowable charge as payment-in-full. Unmarried dependent children covered to age 19. Unmarried dependent students/disabled children covered to age 26. Composite (tooth-colored) fillings are not covered on posterior (back) teeth. However, an allowance may be made for a comparable amalgam (silver) filling.

CONTACT UNITED CONCORDIA

Phone 1-866-215-2356 (Dedicated customer service representatives are available from 8 a.m. to 8 p.m. ET.)
Mail United Concordia
PO Box 69420
Harrisburg, PA 17106-9420
Web www.UnitedConcordia.com
Click on Clients' Corner, enter “State of Georgia” and click Next to access the State of Georgia dedicated web page.
Once enrolled, register to use My Dental Benefits for 24/7, secure access to benefit information including eligibility, claim status, procedure history, ID card requests and more!

www.UnitedConcordia.com
Reminder: Annual Enrollment is 10/12/10–11/10/10
UNITED CONCORDIA PREFERRED PROVIDERS

Good for Your Smile and Your Wallet

The benefits of routine dental visits go beyond a healthy smile. Healthy teeth, healthy gums and regular dental check-ups can help ensure your overall health as well.

Visiting a United Concordia preferred provider…

SAVES YOU MONEY—Our preferred providers accept our negotiated fees or maximum allowable charges (MACs) as payment in full for covered services, offering significant savings off their standard charges. This means no balance billing for you.

SAVES YOU TIME—Our preferred providers agree to file claims, so it’s one less thing for you to worry about.

STRETCHES YOUR BENEFIT DOLLARS—Paying less for care from a preferred provider allows you to receive more covered services before reaching your annual maximum.

PROVIDES PEACE OF MIND—All of our preferred providers undergo rigorous review through our quality assurance process and routine verification of their credentials.

KEEPS YOU IN-THE-KNOW—Upon your request, our preferred providers will submit predeterminations before performing a procedure, so you can know up front if the treatment is covered and how much you can expect to pay out of pocket.

How can you find a preferred provider near you? It’s easy!

1. Simply visit www.UnitedConcordia.com, select Clients’ Corner, enter “State of Georgia” and click Next to access the State of Georgia’s dedicated web page.

2. Click on Search for an Advantage Plus Dentist.

3. Select a search method and enter your starting address, zip code, city/state or country/state.

4. Finally, click on Find a Dentist to display the provider’s name, address and phone number.

Don’t have access to the Web? Call 1-866-215-2356 from 8 a.m. to 8 p.m. ET to speak with a dedicated customer service representative.
FREQUENTLY ASKED QUESTIONS
About the State of Georgia’s Flexible Dental Benefits Program

Q. How do I find out if my dentist participates in United Concordia’s network?
A. You can access provider directory information online at www.UnitedConcordia.com by selecting Clients’ Corner, entering “State of Georgia” and clicking Next to access the State of Georgia’s dedicated web page. Then select Search for an Advantage Plus Dentist. You can also call the toll-free customer service line at 1-866-215-2356.

Q. If my dentist does not participate, can I nominate him/her for participation?
A. We realize that you may wish to continue seeing your current dentist. That’s why we gladly accept nominations for new preferred providers. To nominate your dentist, visit our Web site at www.unitedconcordia.com and select the Members tab. The nomination form can be found under the Member Information and Forms link. You can also ask your current dentist to obtain an application for network participation by calling 1-800-332-0366 or by downloading the application from www.UnitedConcordia.com.

Q. If my dentist does not participate in United Concordia’s network, can I still see him/her?
A. Yes, you can receive care from any licensed dentist. If you choose to see a non-preferred provider, you will be responsible for paying a percentage of the dentist’s full charge. You can save more by visiting a preferred provider where you’ll only pay a percentage of United Concordia’s maximum allowable charge (MAC).

Q. For what amounts can a dentist bill me?
A. United Concordia’s preferred providers accept our reimbursements, or maximum allowable charges (MACs), as payment in full for covered services. Preferred providers can charge you for applicable deductibles and coinsurance amounts, but they cannot balance bill you for the difference between their standard charges and the MACs. Non-preferred providers can balance-bill you for the difference between their standard charges and the MACs.

Q. Do I have to complete a claim form for each dental visit?
A. If you receive care from a United Concordia preferred provider, you do not need to worry about claim forms—your dentist will take care of all the paperwork. If, however, you receive care from a non-preferred provider, you may have to complete and submit your own claims. Claim forms can be downloaded from United Concordia’s website in the Members section under Forms.

Q. What if I have other questions or concerns regarding my dental program?
A. Questions about your dental treatment should first be discussed with your dentist. If you have general questions or would like clarification on your benefits, please call Customer Service at 1-866-215-2356 or visit us online at www.unitedconcordia.com and register to use My Dental Benefits for 24/7, secure access to your eligibility, benefits, claims status and more!