



Make better dental treatment decisions when you're informed

It's your right to be involved in choices about your care

Your dentist is the expert and can help guide your dental treatment decisions, but the final choice is yours. There may be alternate treatment options, costs and other things to consider. So, talking openly with your dentist helps you make informed decisions.

As our member, you have rights about payment obligations when you see an in-network dentist. If your treatment is denied coverage because it fails our clinical criteria, you are not responsible for paying the in-network dentist's charges unless you've signed an informed consent agreement.

What is informed consent?

It's a written agreement between you and your dentist that you may sign before starting treatment. Signing means you're ready to go ahead with your dentist's treatment plan and understand these details:

- The treatment proposed
- Reasonable alternatives, and their risks and benefits
- If the procedure(s) may not be covered by insurance and why
- Amount you agree to pay out-of-pocket for treatment

Questions for your dentist, to better understand your options:

- What is the treatment plan and is it urgent?
- What happens if I don't get the treatment now?
- Are there alternate treatment options?
- How long will the treatment last?
- Can I think about it or get a second opinion?
- Will my insurance cover this? How much will I owe?
- Should we request a predetermination?

What is an in-network dentist?

Network dentists have agreed to file claims for you and accept discounted, negotiated rates as payment for covered services. They have also been rigorously reviewed to ensure they meet licensing requirements.

Access information on your personal dental plan and claims online anytime in **MyDentalBenefits** at UnitedConcordia.com/MDB.



The Group Policy or Contract and Certificate of Insurance/Coverage ("Plan Documents") include a complete listing of covered services, limitations, exclusions, and cancellation and renewal provisions. In the event of conflict, the Plan Documents will govern. PPO products are administered by United Concordia Companies, Inc., and underwritten by United Concordia Insurance Company and United Concordia Insurance Company of New York. Not all products available in all jurisdictions. United Concordia policies are limited benefit policies covering dental benefits only. Administrative and claims offices located at 1800 Center Street, Suite 2B 220, Camp Hill, PA 17011 (1-800-332-0366).

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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| English | ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-332-0366 (TTY: 711). |
| Español (Spanish) | ATENCIÓN: Si habla español, le ofrecemos de ayuda lingüística gratuita. Llame al 1-800-332-0366 (TTY: 711). |
| 繁體中文 (Chinese) | 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-332-0366 (TTY: 711)。 |