United Concordia dental

FAQ on Your Dental Plan and the Elite Plus Network

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

A: To search for your dentist, visit **UnitedConcordia.com** or follow the link below: https://www.unitedconcordia.com/ep.

Q: Why should I visit a network dentist?

A: You can save time and money by using an in-network dentist. Our in-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, because our allowances are typically lower than the dentist's standard charges. United Concordia's in-network dentists undergo rigorous review, so you can feel confident you're receiving quality care.

Q: Can I still see an out-of-network dentist?

A: Yes, you can receive care from any licensed dentist. However, if you visit an out-of-network dentist your benefits may differ and your out-of-pocket expenses could be higher than if you visit an in-network dentist. If your dentist is not a part of our network, you can recommend him or her on our **Find a Dentist** page on **UnitedConcordia.com**. Just scroll down and click on **Recommend a Dentist**.

Q: What if there is no in-network dentist near me?

A: If there isn't an in-network dentist within a reasonable distance from your home or work location, call Customer Service at 1-800-332-0366. Our representatives can help arrange coverage, and if necessary, facilitate a visit to an out-of-network dentist at in-network rates.

Q: What can my dentist bill me for?

A: It depends whether you visit an in-network or out-of-network dentist. In-network dentists are required to accept full reimbursement from United Concordia for covered services and to bill member only for applicable deductibles, coinsurance and/or amounts exceeding contractual maximums. Out-of-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 **My Benefits** section of **UnitedConcordia.com**, you can access forms, FAQs, an oral health resources center filled with info on taking good care of your mouth, plus links to apps, a dental health quiz and more. Once your plan is effective, you can view your plan details online in your ***MyDental****Benefits* account. After registering, you can check your covered services and claims status, plus chat live with customer service if you need help.

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.

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).

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