



**Your Dental Plan Includes Smile for Health®–Wellness**

**A healthier smile can mean a healthier you**

**Smile for Health®–Wellness** provides additional coverage for treatment of gum disease for members with certain chronic health conditions. Gum disease is a health risk for everyone, but if you have it in combination with one of these conditions, they can be harder to control.

You are eligible for enhanced dental benefits to treat gum disease through Smile for Health®–Wellness if we have record that you have been diagnosed with:

- **Diabetes**
- **Lupus**
- **Rheumatoid arthritis**
- **Heart disease**
- **Oral cancer**

You’re also eligible if we have record that you have gum disease and have had a **stroke** or an **organ transplant**.

Professional dental care is necessary to treat and stop gum disease from worsening. Smile for Health®–Wellness can make it more affordable to get proper gum disease care, which in turn may help improve your overall health.<sup>1</sup>

And with Smile for Health®–Wellness, you may be eligible to get your gum disease treated at no cost by an in-network dentist.<sup>2</sup> But remember, if you go to an out-of-network dentist, you may owe a balance and be billed for that amount.

Benefits with no additional cost	In-network coverage <sup>2</sup>	Out-of-network coverage <sup>2,4</sup>
One additional gum disease treatment per year	100%	100%
Deep cleaning treatment for gum disease		
Up to four surgeries to treat gum disease <sup>3</sup>		

## How to Register

You and any eligible dependents can register to use Smile for Health®–Wellness anytime after your insurance plan’s effective date. Here’s how:



- Visit **UnitedConcordia.com/GetMDB** from your desktop or mobile device.
- Sign into **MyDentalBenefits** (or create an account).
- Click the **Wellness** tab at the top menu.
- Click the **+Add a new condition** and complete the fields as prompted.
- Your condition status will show as **ACTIVE** to confirm your activation.

Once registered, talk to your dentist about what (if any) additional services you may need to keep your mouth as healthy as possible.

1. Jeffcoat MK, Jeffcoat RL, Gladowski P, Bramson JB, and Blum JJ. Impact of Periodontal Therapy on General Health; *American Journal of Preventive Medicine*; 2014.
2. Your standard plan’s frequency limitations (how often services are covered), annual maximum (the maximum amount your plan will pay toward services during the plan year), and other details still apply.
3. Four procedures related to gingival flap or osseous surgeries.
4. Balance billing may apply.

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.

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)。

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).