

Concordia Flex

Plan Design	Passive PPO
Customized Plan Designs	Available to groups with 100 or more enrolled employees
Available Network(s)*	Advantage, Advantage Plus, Alliance, Advantage Plus 2.0, Elite Plus, Elite Prime

Features

- Traditional dental PPO designs with flexible, affordable program options.
- Both in- and out-of-network coinsurance percentages are the same.
- · Some of the nation's largest networks of dentists and specialists.

Advantages for Group Administrators

- Large selection of standard plan designs and program options, including orthodontic coverage, implants and temporomandibular joint dysfunction (TMJ).
- Experience-rating for larger groups.
- Secure, online enrollment and eligibility management tools, including Find a Dentist.
- Toll-free customer service with access to our easy-to-use Interactive Voice Response (IVR) system.
- Informational enrollment materials for your employees.

Advantages for Members

- Freedom to seek care from any licensed dentist.
- Affordable costs, no claim forms to fill out, no balance billing (for covered services) when using a network dentist.
- 24/7 access to benefit information online or by calling toll free, including MyDentalBenefits.
- Preventive care and educational resources that promote better oral and overall health.

Contact your producer or dental representative. UnitedConcordia.com • 1-888-884-8224

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These policies or their provisions may vary or be unavailable in some states. Not all products are available in all jurisdictions. Policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your account representative for specific provisions and details of availability.

^{*}Not all networks are approved in all states.