

Concordia Preferred

Plan Design	Active PPO
Minimum Participation	Minimum of 20% participation or 10 enrolled employees with rate decreases of 70% participation
Customized Plan Designs	Available to groups with 100 or more enrolled employees
Available Network(s)*	Advantage, Advantage <i>Plus</i> , Alliance, Advantage <i>Plus</i> 2.0, Elite <i>Plus</i> , Elite Prime
Funding Options	Employer-funded, Voluntary

Features

- Dental PPO designs with in-network/out-of-network coverage for diagnostic, preventive, basic, major and orthodontic services.
- Freedom of provider choice.
- Cost savings when care is provided by in-network dentists.
- Some of the nation's largest networks of dentists and specialists.

Advantages for group administrators

- Plan designs that encourage members to seek care from participating dentists.
- Secure, online enrollment and eligibility management tools including Find a Dentist.

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 an in-network dentist.
- 24/7 access to benefit information online or 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

*Not all networks are approved in all states.

PPO dental plans are administered by United Concordia Companies, Inc., and underwritten by United Concordia Insurance Company of New York and United Concordia Insurance Company. For information about which companies are licensed in your state, visit the "Disclaimers" link at www.UnitedConcordia.com. Administrative and claims offices located at 1800 Center Street Suite 2B 220, Camp Hill, PA 17011 (888-884-8224).

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.