



SMILE FOR HEALTH

Certified Optimum Coverage

Health Care Reform Solutions for Small Business

We understand that finding the correct dental benefits can be frustrating—that's why United Concordia offers certified pediatric dental Essential Health Benefits coverage compliant with the Affordable Care Act (ACA) requirements. The ACA ensures health plans offered in the small group market, offer a comprehensive package of items and services, known as Essential Health Benefits (EHBs).

New or renewal coverage effective on or after Jan. 1, 2016 for a group that has 100 or fewer employees is expected to provide an ACA compliant health plan or may be subject to penalties by law. These requirements are based on 10 EHBs, including an EHB for pediatric dental care for employees with children.

Certified Optimum Coverage

The coverage pays the greater benefit from either the traditional or additional coverage through the **Certified Optimum Coverage** for all pediatric members (under the age of 19). When you have **Certified Optimum Coverage** you receive the highest coinsurance and the lowest individual deductible combination between the plans. Additionally pediatric members do not have an annual max, only a maximum out of pocket cost of \$350 per child up to \$700 maximum for multiple children, that limits the members' out-of-pocket expenses.

Plan coverage allows members over the age of 19 to maintain the same dental plan they already have while meeting the EHB requirement for pediatric dental coverage for the business.

When does Certified Optimum Coverage make sense for small group coverage?

If you already have a United Concordia dental plan or you are considering adding dental to your benefits, the **Certified Optimum Coverage** can be added to your traditional PPO plan to provide reasonable assurance to your medical carrier that the EHB for pediatric dental benefits has been met.

Why must pediatric dental be covered?

Remember, it is required that all groups with 100 or fewer employees offer all 10 EHBs as part of their required health care coverage under ACA. If you do not have pediatric dental embedded in your health care plan you must select a certified product to allow you to provide reasonable assurance to your medical carrier. If you are already a United Concordia dental plan holder or are considering offering stand-alone dental benefits from a quality dental provider, the **Certified Optimum Coverage** could be used in place of an embedded pediatric dental plan and can provide your medical carrier with reasonable assurance.



Benefit of Smile for Health Certified Optimum Coverage

When you add Smile for Health **Certified Optimum Coverage** to a traditional small group dental plan, you can ensure your coverage can be reasonably assured if your medical carrier requires it. It is necessary for some health insurers to receive reasonable assurance from a group if they have an existing dental plan that meets the EHB coverage for pediatric dental.

What can Certified Optimum Coverage provide my small group?

	Flex 3W (Traditional Plan)	Certified Optimum Coverage	Members Under 19 Benefits
Deductible	\$0 per member	\$50 per member	\$0 per member
Annual Maximum	\$1,500	N/A	N/A
Maximum Out of Pocket (MOOP)	Unlimited	\$350 per child \$700 per 2 or more children	\$350 per child \$700 per 2 or more children
Diagnostic and Preventive Services	100%	100%	100%
Basic Services	80%	50%	80%
Major Services	50%	50%	50%
Cosmetic Orthodontics	50%	Not Covered	50%
Medically Necessary Orthodontics	50%	50%	50%

Dental plans are administered by United Concordia Companies, Inc., and underwritten by United Concordia Life and Health Insurance Company, United Concordia Dental Corporation of Alabama, United Concordia Insurance Company of New York, United Concordia Insurance Company, United Concordia Dental Plans, Inc., United Concordia Dental Plans of California, Inc., United Concordia Dental Plans of Kentucky, Inc., United Concordia Dental Plans of the Midwest, Inc., United Concordia Dental Plans of Pennsylvania, Inc., and United Concordia Dental Plans of Texas, Inc. For information about which companies are licensed in your state, visit the "Disclaimers" link at www.UnitedConcordia.com. Administrative and claims offices located at 4401 Deer Path Road, Harrisburg, PA 17110 (1-888-483-9930).

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