



Concordia Flex

Plan Design	Passive PPO
Minimum Participation	Minimum of 20% participation or 10 enrolled employees with rate decreases of 70% participation
Customized Plan Designs*	Available to groups with 200 or more enrolled employees
Available Network(s)	Advantage <i>Plus</i> or Advantage—national networks of general dentists and specialists

Features

- Traditional dental PPO designs with flexible, affordable program options
- Both in and out of network percentages are the same
- One of the nation's largest networks of dentists and specialists
- Ongoing credentialing, professional oversight, pre- and post-payment controls and grievance processing to ensure the highest quality of care
- Assured cost savings through pre- and post- payment utilization reviews

Group Administrator Benefits

- Large selection of standard plan designs and program options including orthodontic coverage, temporomandibular joint dysfunction and implants
- 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

Member Benefits

- Freedom to seek care from any licensed dentist
- Significant cost savings, 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 toll free including My Dental Benefits
- Preventive care and educational resources that promote better oral and overall health

Contact your producer or
dental representative



UnitedConcordia.com
1-888-884-8224

This advertisement is not an offer of coverage or proposal of insurance. The Group Policy or Contract and Certificate of Insurance ("Plan Documents") include a complete listing of covered services, limitations, exclusions, cancellation and renewal provisions. In the event of conflict, the Plan Documents will govern. Contact a United Concordia account representative to obtain details on current coverage, exclusions, limitations, renewal, cancellation and costs. United Concordia policies cover dental benefits only.

Concordia Plus is underwritten by:

- United Concordia Dental Corporation of Alabama in AL
- United Concordia Dental Plans of California, Inc. in CA
- United Concordia Dental Plans of Florida, Inc., a prepaid limited health service organization
- United Concordia Dental Plans of Kentucky, Inc. in KY
- United Concordia Dental Plans, Inc. in MD and DC
- United Concordia Dental Plans of the Mid-West, Inc. in MO and OH

Please contact your local United Concordia account representative for further details on the limited service areas in the following states where Concordia Plus is underwritten by:

- United Concordia Dental Plans of Pennsylvania, Inc. in PA, a preferred provider organization
- United Concordia Dental Plans of Texas, Inc. in TX
- United Concordia Dental Plans, Inc. in NJ, a dental plan organization
- United Concordia Dental Plans of the Mid-West, Inc. in MI

Concordia Plus is currently not available for employers/groups situated in the states of: AK, AZ, AR, CO, CT, DE, GA, HI, ID, IL, IN, IA, KS, LA, NE, NV, NH, NM, NY, NC, ND, ME, MA, MN, MS, MT, OK, OR, RI, SC, SD, TN, UT, VA, VT, WA, WV, WI, WY, the Commonwealth of Puerto Rico, or in any jurisdiction outside of the continental United States. This advertisement is not a solicitation of coverage in these jurisdictions.

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