Concordia Flex

Plan Design	Passive PPO
Customized Plan Designs*	Available to groups with 100 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

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^{*}Based on United Concordia internal research & reports 09/17