



## The Dental Plan that Grows with You— The Healthy Stages Plan

Not everyone needs a dental plan with comprehensive and expensive coverage, especially those who have a history of good oral health. Some people only need a plan that covers the services they use most so they can save money on dental services they don't need. At United Concordia, we offer a unique plan that follows the stages of good oral health that is a cost-effective solution to traditional PPO plans—**The Healthy Stages Plan**.

**The Healthy Stages Plan** is best suited for people with generally good oral health. It is designed on the premise that people have different oral care needs at certain ages. Plan benefits provide coverage for preventive and basic dental services commonly used for three age-specific ranges; benefits keep pace with people as they grow older to maintain a healthy smile. Age ranges include: **under age 16, ages 16–49, ages 50+**

Your client's employees can expect a plan that offers:

- 100% coverage for preventive services
- \$50 deductible / \$1,000 annual maximum
- More affordable dental benefits that keep out-of-pocket costs to a minimum
- No waiting period, so they can start using their benefits right away
- Discounts up to 30% on non-covered services provided by a network dentist\*

Your clients can expect a plan that offers:

- Low-cost alternative to a comprehensive PPO dental plan
- Provides coverage for frequently used dental services to complete employees' health care benefits
- Can be added as part of a dual option with another plan or as a standalone

Service	Under Age 16		Ages 16–49		Ages 50+	
	With Plan	Without Plan	With Plan	Without Plan	With Plan	Without Plan
1 Exam	\$0	\$42	\$0	\$42	\$0	\$42
1 Cleaning	\$0	\$75	\$0	\$75	\$0	\$75
X-ray	\$0	\$117	\$0	\$117	\$0	\$117
Sealant	\$0	\$49	Not Covered		Not Covered	
Filling—Resin-based	\$23	\$119	\$47	\$119	\$47	\$119
Root canal	\$134	\$671	\$268	\$671	\$268	\$671
Denture Adjustment	\$33	\$56	\$33	\$56	\$22	\$56
<b>You pay</b>	<b>\$190</b>	\$1,129	<b>\$348</b>	\$1,080	<b>\$337</b>	\$1,080
<b>SAVINGS</b>	<b>\$939</b>		<b>\$732</b>		<b>\$743</b>	

For illustrative purposes only. Savings estimates based on internal data for zip code 17110, as of 8/19/15. Savings will vary by dentist, service and geographic region. All services performed by an *Alliance* network dentist.

\*When agreed to by the provider. Not permitted in all jurisdictions.

## Summary of Benefits

<b>Contract Year Deductible per Member</b>	\$50
<b>Annual Maximum per Member</b>	\$1,000
<b>Out of Pocket (OOP) Year Maximum per Member</b>	Unlimited

Service Category	Under Age 16	Ages 16–49	Ages 50+	After Deductible
Oral Evaluations (Exams)	100%	100%	100%	N/A
Radiographs (All X-Rays)	100%	100%	100%	N/A
Prophylaxis (Cleanings)	100%	100%	100%	N/A
Fluoride Treatments	100%	100%	100%	N/A
Sealants	100%	Not Covered	Not Covered	N/A
Amalgam Restorations	80%	60%	60%	Yes
Resin-based Composite Restorations (Anterior)	80%	60%	60%	Yes
Endodontic Therapy and Other Endodontic Services	80%	60%	60%	Yes
Pulpal Therapy	80%	Not Covered	Not Covered	Yes
Simple and Surgical Extractions	80%	60%	60%	Yes
Tooth Reimplantation/Stabilization	80%	Not Covered	Not Covered	Yes
Palliative Treatment	80%	60%	60%	Yes
Adjustments and Repairs of Prosthetics	Not Covered	Not Covered	60%	Yes

*Not Covered: Discounts may apply. Network dentists may elect to discount non-covered services. Consult our online provider directory (Find a Dentist) to search for a dentist. Dentists with a black box (■) next to their name accept negotiated rates for non-covered services. Not permitted in all jurisdictions.*

**Just as we age, so does our smile. Rely on United Concordia for a thoughtful, convenient dental plan that promotes oral wellness through every stage of life.**

**For more plan information, contact your United Concordia representative at 888-884-8224.**

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. For information about which companies are licensed in your state, visit the "Disclaimers" link at [www.UnitedConcordia.com](http://www.UnitedConcordia.com). Administrative and claims offices located at 4401 Deer Path Road, Harrisburg, PA 17110 (888) 483-9930.

Dental plans and their provisions may vary or be unavailable in some states. All plans have exclusions, limitations, cancellation, renewal and termination provisions which may affect any benefits payable. See the actual policy or contract, or contact your account representative for specific provisions and details of availability.