

Health Care Reform Solutions for Small Business

We understand that finding the correct dental benefits can be frustrating—that's why United Concordia offers several coverage options. The ACA ensures health plans offered in the small group markets offer a comprehensive package of items and services, known as Essential Health Benefits (EHB).

New or renewal coverage effective on or after January 1, 2016 for a group that has 50 or fewer employees in most states* is expected to provide an ACA compliant health plan. If the group does not meet the requirements they 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.

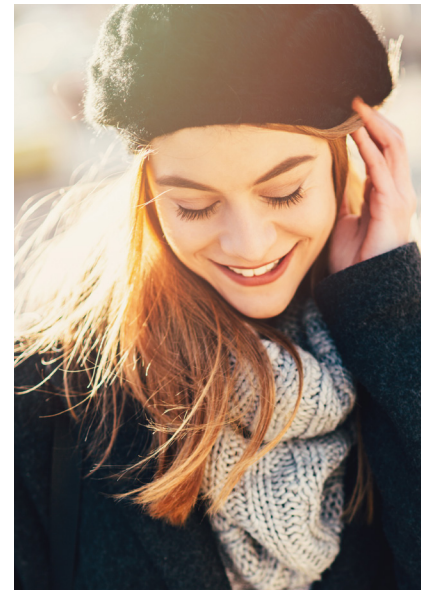
Why is my embedded pediatric dental benefit not enough?

Your embedded dental typically only covers members under the age of 19 and the benefits provided may only be the minimum required by the law. Therefore without a standalone dental plan, adults are left without dental coverage. Additionally, members under the age of 19 may be missing coverage and services that they want. Many dental benefits that are embedded within a medical plan require a member to meet a combined deductible for these benefits before **any** basic or major services are covered, leaving the member with greater out of pocket costs. For example, members could be paying a substantial amount for basic and major services such as fillings or oral surgery.

Pediatric Smart Savings

Pediatric Smart Savings helps you to cover members age 19 and older and **reduce premium costs**. If you already have embedded pediatric dental coverage in your medical benefits that meets the EHB requirements, a traditional dental plan from United Concordia plus Pediatric Smart Savings could be your solution!

When a Traditional PPO plan and the Pediatric Smart Savings are purchased together, it allows members age 19 and older to receive quality dental benefits from a trusted dental expert. It is also designed so members under the age of 19 meet the necessary EHB requirement for pediatric dental through the embedded medical benefits while removing any duplicate preventive dental benefits and providing access to additional services without meeting a high deductible. Groups will receive on average a 7%–9% rate reduction for contract types that include children under the age of 19.



*Pediatric Smart
Savings helps you to
cover members age 19
and older and reduce
premium costs.*

What is the right choice for my group?

Group Medical Coverage	Recommended Dental Plan
Traditional Medical PPO Plan with Pediatric Embedded —Typically pays dental benefits in a traditional way with a minimal or no deductible for all services.	Purchase Traditional Stand-alone with Pediatric Smart Savings. Members can receive plan benefits and services such as pediatric orthodontics and coverage for members age 19 and older. Pediatric Smart Savings removes duplicate coverage for preventive services for members under the age of 19.
HDHP Medical Plan —Typically only covers preventive services prior to large medical deductible being met. Member typically receives no coverage for basic and major services until medical deductible has been met.*	Purchase Traditional Stand-alone with Pediatric Smart Savings. Members can receive plan benefits and services such as orthodontics with coverage for members age 19 and older. Pediatric Smart Savings removes duplicate coverage for preventive services for members under the age of 19 and provides members with first dollar coverage for basic and major services without having to meet a high medical deductible.
Medical Plan without Pediatric Embedded	Purchase a United Concordia Traditional Stand-alone Dental plan that fits members needs.

*Depends on medical contract

Rate reduction examples

Groups that have a Traditional Dental plan with Pediatric Smart Savings will receive on average a 7%–9% rate reduction for contract types that include children under the age of 19.

Included in Medical Plan Premiums	If your Family Coverage is \$82.60 ...	Minus \$6.80 (Reduction of 7%–9%*)	Your new Family Cost = \$75.80
-----------------------------------	---	------------------------------------	---------------------------------------

*For illustrative purposes only. Some benefits not available in all areas.

Why must pediatric dental be covered?

Remember, it is required that all groups with 50 or fewer employees in most states* offer all 10 EHBs as part of their required health care coverage under ACA. If you have pediatric dental embedded in your medical plan you can remove duplicate coverage by removing benefits for pediatric members enrolled in your traditional dental plan. If you are already a United Concordia dental plan or are considering offering dental benefits from a quality dental provider, **Pediatric Smart Savings** could help to eliminate unnecessary cost.

*Some state have regulated small group size increased to 100 for 2016.



UNITED CONCORDIA® DENTAL
Protecting More Than Just Your Smile®

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. Administrative and claims offices located at 4401 Deer Path Road, Harrisburg, PA 17110 (1-888-483-9930).

These policies or their provisions may vary or be unavailable in some states. 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.