

# Smile for Health® Value Plans

Affordable dental plan solutions



# Smile for Health Value Plans

## Improved PPO plans

Whether you need dental and vision benefits to complete your health care package or demonstrate your company's commitment to employee wellness, with our Value Plans you can have both—at an affordable price. The Value Plans can be used as a PPO solution for people who don't need extensive oral health care, but still want dental coverage for preventive, basic and major services. You now have a choice of four, low-cost dental plans that include more services plus, discounts for non-covered services with high-quality oral care you've come to expect from United Concordia.

- Value 1:** A simple, low-maintenance dental plan that only includes preventive coverage for people who have a history of good oral health and don't have a lot of problems with their mouth. It also provides discounts for those basic and major dental services that occur unexpectedly, giving members peace of mind.
- Value 2:** A combination of preventive, basic and major dental coverage for adults and families including Smile for Health–Wellness improved benefits for people with certain chronic conditions to better treat gum disease.
- Value 3:** A low-deductible plan offering coverage for preventive and basic services along with discounts for major services.
- Value 4:** A richer plan with coverage for preventive, basic and major dental services that also includes Smile for Health–Wellness improved benefits for people with certain chronic conditions to better treat gum disease.

No matter which one you select, you can help keep employees on track for better oral health and also manage your health care expenses. And, all Value Plans automatically include vision discounts that allow your employees to save on exams, frames, lenses, contact lenses and other procedures, like laser vision correction.

### Designed with you in mind

You spoke, we listened. We took your feedback about these plans and redesigned them to offer more services, made them easier to understand and included some add-on's to provide benefits at the same level of high-quality care at the same manageable price.

With our expanded portfolio of four Smile for Health Value Plans, you now have a choice of more coverage options to consider for employees with a history of good oral health who don't want to pay more for services they don't use and for those who need more services to keep up their oral health.

Value Plans feature:

- Coverage for preventive services with minimal or no out-of-pocket costs
- 30% national average discounts on non-covered services and services above the annual maximum\*
- No waiting periods
- Access to nationwide network
- Vision discounts
- Optional orthodontic coverage\*\*

\*When agreed to by the provider; not permitted in all jurisdictions

\*\*Optional orthodontic coverage for dependent children up to age 19 for groups with 10+ enrolled. Plan pays 50% with \$1,000 lifetime max per member and waived from deductible. In order for a group with 10–24 enrolled contracts to qualify for dependent orthodontic coverage, the group must provide proof of prior fee-for-service orthodontic coverage.

## Affordable dental plans to complete health care benefits

As the cost of providing employee benefits continues to rise, as an employer, you're challenged to look for smart, affordable plans that help you control health care expenses yet offer great benefits to keep your employees healthy and happy. Right now, you may be considering:

***"Our current benefit plans are too costly to maintain at this level."***

***"We're thinking about eliminating dental and vision benefits all together to offset rising medical costs."***

The Smile for Health Value Plans enables you to complete your health care package by offering a PPO plan with vision discounts to maintain employee satisfaction and attract talent, yet keep your costs in check. Consider any of the Value Plans if you need:

- A low-cost alternative to a current, expensive dental plan
- A less expensive option in a dual plan arrangement
- Dental benefits that you are providing for the first time

## Forward thinking

We looked to the future of health care as you see it to design a plan that intersects past utilization trends and current standards. Consider our various purchase options:

- Standalone policy to offer beside medical plans
- Standalone policy to offer to adults age 19+ beside medical plans with embedded pediatric dental
- Standalone policy to offer the whole family to supplement medical plans with embedded pediatric dental
- Less expensive option in a dual-plan arrangement, which lowers your employer contribution, but still allows you to offer richer PPO benefit plans to employees



# Plan Comparison

	Smile for Health—Value 1	Smile for Health—Value 2	Smile for Health—Value 3	Smile for Health—Value 4
<b>Plan Description</b>	Best for workforces with young professionals and adults in generally good oral and overall health who are looking for a preventive plan that's smart for their smile and their budget	Low-cost option that provides all classes of service coverage with lower coinsurance levels and moderate premium. Includes additional benefits	Best for workforces with cost-conscious families who don't need extensive oral care and instead are interested in coverage for preventive and basic services for both adults and children, and discounts* for when something unexpected occurs	Coverage for preventive, basic and major services, including fillings, extractions and crowns. Includes additional benefits
<b>Covered Services</b>	<p>100%</p> <p>Oral Evaluation Cleanings X-rays Fluoride Treatments Sealants Consultations Palliative Treatment (Emergency) Space Maintainer</p>	<p>80%</p> <p>Oral Evaluation Cleanings X-rays Fluoride Treatments Sealants Consultations Palliative Treatment (Emergency) Space Maintainers</p> <p>50%</p> <p>Silver and White Fillings Simple Extractions General Anesthesia, Nitrous Oxide and/or IV Sedation Repairs of Crowns, Inlays, Onlays Repairs of Bridges &amp; Dentures</p> <p>20%</p> <p>Endodontics (Root Canals) Surgical and Non-Surgical Periodontics Periodontal Maintenance Oral Surgery Crowns, Inlays, Onlays Bridges, Dentures</p>	<p>100%</p> <p>Oral Evaluation Cleanings X-rays Fluoride Treatments Sealants Consultations Palliative Treatment (Emergency) Space Maintainers</p> <p>50%</p> <p>Silver and White Fillings Simple Extractions General Anesthesia, Nitrous Oxide and/or IV Sedation Repairs of Crowns, Inlays, Onlays Repairs of Bridges &amp; Dentures</p>	<p>100%</p> <p>Oral Evaluation Cleanings X-rays Fluoride Treatments Sealants Consultations Palliative Treatment (Emergency) Space Maintainers</p> <p>50%</p> <p>Silver and White Fillings Simple Extractions General Anesthesia, Nitrous Oxide and/or IV Sedation Repairs of Crowns, Inlays, Onlays Repairs of Bridges &amp; Dentures</p> <p>20%</p> <p>Endodontics (Root Canals) Surgical and Non-Surgical Periodontics Periodontal Maintenance Oral Surgery Crowns, Inlays, Onlays Bridges, Dentures</p>
<b>Non-Covered Services</b>	<b>Network dentists may elect to discount non-covered services. Consult our online provider directory to search for a participating dentist in your area. Dentists with a black box (■) next to their name accept negotiated rates for non-covered services. Discounts vary by service and region with average savings of 30%.*</b>			
<b>Waiting Periods</b>	<b>None</b>			
Annual Program Deductible <sup>1</sup>	\$0	\$100/\$300 (per person/per family) Excludes services covered at 80%	\$25/\$75 (per person/per family) Excludes services covered at 100%	\$100/\$300 (per person/per family) Excludes services covered at 100%
Annual Program Maximum <sup>1</sup>	\$1,000	\$1,000	\$1,000	\$1,000
Additional Benefits		Smile for Health—Wellness		Smile for Health—Wellness
Benefit Options		Orthodontic Coverage Plan pays 50% with \$1,000 lifetime maximum per member and waived from the deductible <sup>2</sup>		Orthodontic Coverage Plan pays 50% with \$1,000 lifetime maximum per member and waived from the deductible <sup>2</sup>

\*When agreed to by the provider; not permitted in all jurisdictions

1. Additional deductible and maximum options available. Contact your sales representative for details.

2. In order for a group with 10–24 enrolled contracts to qualify for dependent orthodontic coverage, the groups must provide proof of prior fee-for-service orthodontic coverage.

# Dental plans built for savings and quality oral care

Our Value Plans live up to their name with low monthly premiums so you can pass the savings onto your employees. Your employees will enjoy:

- Better designed plans that save money on preventive, basic and major services
- Discounts for covered and non-covered services
- Access to our nationwide network that allows them to receive services from more than 97,000\* dentists, including specialists

We encourage all our members to use a network dentist to maximize their dental benefits.

Our network offers discounts for all services—covered or not. This means your employees can:

- Receive non-covered services at a lower rate
- Save on services above their annual maximum

## See how the savings stack up:

### Value 1 Dental Plan

	Out-of-pocket costs <i>with</i> plan	Out-of-pocket costs <i>without</i> plan
2 exams	\$0	\$92
2 cleanings	\$0	\$170
X-rays	\$0	\$62
White filling	\$71	\$150
Deductible	\$0	N/A
<b>Total cost</b>	<b>\$71</b>	<b>\$474</b>
<b>Total savings \$403</b>		

### Value 2 Dental Plan

	Out-of-pocket costs <i>with</i> plan	Out-of-pocket costs <i>without</i> plan
2 exams	\$8	\$92
2 cleanings	\$18	\$170
X-rays	\$11	\$62
Single tooth removal—simple extraction	\$33	\$152
Deductible	\$100	N/A
<b>Total cost</b>	<b>\$170</b>	<b>\$476</b>
<b>Total savings \$306</b>		

### Value 3 Dental Plan

	Out-of-pocket costs <i>with</i> plan	Out-of-pocket costs <i>without</i> plan
2 exams	\$0	\$92
2 cleanings	\$0	\$170
X-rays	\$0	\$62
Perio scaling and planing—1 quadrant	\$107	\$241
Deductible	\$25	N/A
<b>Total cost</b>	<b>\$132</b>	<b>\$565</b>
<b>Total savings \$433</b>		

### Value 4 Dental Plan

	Out-of-pocket costs <i>with</i> plan	Out-of-pocket costs <i>without</i> plan
2 exams	\$0	\$92
2 cleanings	\$0	\$170
X-rays	\$0	\$62
Root canal treatment—molar	\$400	\$1,013
Deductible	\$100	N/A
<b>Total cost</b>	<b>\$500</b>	<b>\$1,337</b>
<b>Total savings \$837</b>		

Sample dentist charges based on ZIP code 17053.

Based on United Concordia internal research and reports, 07/15

\*Based on United Concordia internal research and reports, 01/16

# Vision discounts that offer savings

With vision discounts, your employees can save on nearly every service when they choose a participating provider at one of our more than 48,000 access points.\* This includes private practice ophthalmologists and optometrists, plus regional and national retailers. And, they can be confident in their decision since our network is backed by a nationally certified provider credentialing process to guarantee the best quality care.

Vision Discounts	
Member Pays	
<b>Eye Examination (once every 12 months)</b>	
Complete eye examination	15% off usual and customary
<b>Frames (once every 24 months)</b>	
Frames	Frames—up to \$70 retail: \$40
	Frames—more than \$70 retail: \$40, plus 10% off the amount over \$70
<b>Spectacle Lenses (once every 12 months)</b>	
Single vision / bifocal / trifocal / lenticular	\$35 / \$55 / \$65 / \$110
<b>Options (add to spectacle lenses prices)</b>	
Lenses	Glass: \$18, Polycarbonate: \$30
Tinting of lenses	Solid: \$10, Gradient: \$12
Coatings: Scratch-resistant / ultraviolet	\$15 / \$15
Anti-reflective coating	Standard: \$45
Progressive lenses (standard / premium)	\$75 / \$125
Intermediate vision lenses	\$30
Blended invisible bifocal lenses	\$20
High-index lenses / polarized lenses	\$55 / \$75
Photochromic glass lenses	\$35
Plastic photosensitive lenses	\$65
<b>Contact Lenses—in lieu of eyeglasses (once every 12 months)</b>	
Contact lens evaluation	15% off usual and customary
Contact lenses	Conventional: 20% off usual and customary
	Disposable/planned replacement: 10% off usual and customary
<b>Value-Added Features</b>	
One-year eyeglass breakage warranty	Not included
Lens123® membership	Free membership with up to 60% off retail prices
Laser vision correction	Member receives up to 25% discount on provider's usual fee, or 5% discount on advertised specials, whichever is lower

\*Based on United Concordia internal research and reports, 07/15

# Get started today!

Contact your producer or United Concordia Sales Representative  
1-888-884-8224 • [UnitedConcordia.com](http://UnitedConcordia.com)

**UNITED CONCORDIA<sup>®</sup> DENTAL**  
Protecting More Than Just Your Smile<sup>®</sup>

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Dental and visions 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.

Discount vision plans offered with United Concordia products are not administered or underwritten by the dental plan carrier and are delivered under separate contract with Davis Vision, Inc.

