

Concordia DPPO Benefit Summary

- Members may utilize participating and/or nonparticipating dentists
- Members cannot be balance billed when utilizing in-network dentists
- Deductibles and maximums apply
- Claim submission is required for services provided by nonparticipating (out-of-network) dentists
- Orthodontia benefits are available for dependent children only
- This is only a benefits summary; to verify benefits and eligibility, please contact Customer Service at 1-888-638-3384

BENEFIT CATEGORY	In-Network Plan Pays ¹	Out-of-Network Plan Pays ²
Class I—Diagnostic and Preventive (Excluded from Annual Program Maximum)		
Exams	100%	100%
All Eligible X-Rays		
Cleanings (includes 1 additional cleaning during pregnancy)		
Fluoride Treatments ³		
Sealants		
Palliative Treatment		
Class II—Basic Services		
Basic Restorative	70%	70%
Space Maintainers		
Endodontics		
Nonsurgical Periodontics		
Repairs of Crowns, Inlays, Onlays, Bridges and Dentures		
Simple Extractions		
Surgical Periodontics		
Complex Oral Surgery		
General Anesthesia and/or IV Sedation		
Class III—Major Restorative		
Inlays, Onlays, Crowns ⁴	50%	50%
Implants		
Prosthetics		
Orthodontics (dependent children only)		
Diagnostic, Active, Retention Treatment	50%	50%
Deductibles and Maximums		
\$50/\$150 Deductible (excludes Class I—Diagnostic and Preventive services, and Class IV—Orthodontic Services)		
\$2,500 Contract Maximum per Member during the period of January 1st–December 31st (excludes covered Class I services)		
\$2,000 Lifetime Orthodontia Maximum for dependent children. Orthodontic coverage for dependent children will cease at the end of the month in which the child turns 26. ⁵		

1. Plan payments, member coinsurances and deductibles are based on the maximum allowable charge. In-Network dentists accept the maximum allowable charge as payment in full.
2. Members utilizing out-of-network dentists may be subject to balance billing by their dentist.
3. Eligible dependents through age 18.
4. An alternate benefit provision may be applied (see LIMITATIONS–DPPO).
5. Biological children, stepchildren and adopted children are covered through end of the month in which they turn 26. Other child dependents—grandchildren, step grandchildren, legal wards, and other child relatives—are only covered until the end of the month in which they turn 25.