

**Dental Benefits Summary for Zeal Credit Union Members**  
**Network: Advantage *Plus***  
**August 1, 2020- May 31, 2021**

Benefit Category <sup>1</sup>	CONCORDIA FLEX PLAN	
	In-Network <sup>2</sup>	Non-Network <sup>2</sup>
<b>Class I – Diagnostic/Preventive Services</b>		
Exams	100%	100%
All X-rays		
Cleanings & Fluoride Treatments		
Sealants		
Palliative Treatment (Emergency)		
Space Maintainers		
<b>Class II – Basic Services</b>		
Basic Restorative (Fillings)	80%	80%
Endodontics		
Nonsurgical Periodontics		
Repairs of Crowns, Inlays, Onlays		
Repairs of Bridges & Dentures		
Simple Extractions		
Surgical Periodontics		
Complex Oral Surgery		
General Anesthesia		
<b>Class III – Major Services</b>		
Inlays, Onlays, Crowns	50%	50%
Prosthetics (Bridges, Dentures)		
<b>Orthodontics for dependent children to age 19</b>		
Diagnostic, Active, Retention Treatment	50%	50%
<b>Included Plan Features</b>		
Pregnancy Benefit <sup>3</sup>	<ul style="list-style-type: none"> <li>• Covers 1 additional cleaning during pregnancy</li> <li>• Covers 1 additional periodontal maintenance</li> <li>• Scaling and root planing</li> <li>• 4 periodontal surgery procedures</li> </ul>	
<b>Maximums &amp; Deductibles (applies to the combination of services received from network and non-network dentists)</b>		
Annual Program Deductible (per person/per family)	\$50/\$150 Excludes Class I & Orthodontics	
Annual Program Maximum (per person)	\$1,500	
Lifetime Orthodontic Maximum (per person)	\$1,500	

*Representative listing of covered services – certificate of coverage provides a detailed description of benefits.*

1. Unmarried dependent children covered to age 19. Unmarried dependent students covered to age 25.

2. Reimbursement is based on our schedule of maximum allowable charges (MACs). Network dentists agree to accept our allowances as payment in full for covered services. Non-network dentists may bill the member for any difference between our allowance and their fee (also known as balance billing). United Concordia Dental's standard exclusions and limitations apply.

3. Members (subscribers or covered dependents) with certain medical conditions must sign up for this program through **My Dental Benefits** on **UnitedConcordia.com**.