

# New Castle County Chamber of Commerce

## 2008 United Concordia Dental Plans Offerings

(Effective April 1, 2009 – March 31, 2010)

Plan Characteristics	PPO	Access*
In-Network Benefits	Yes	Yes
Required to Use An Assigned Provider	No	No
Out of Network Benefits Available	Yes	Yes
Claim Required	Yes <sup>1</sup>	Yes <sup>1</sup>
Balance Billing for Covered Services	Yes <sup>1</sup>	Yes <sup>1</sup>
Specialty Referral Required	No	No
Orthodontia Benefits Available	Yes	Yes
Orthodontia Maximum (Lifetime)	<b>\$1000</b>	No Maximum
Annual Benefit Maximum (per person)	<b>\$1500</b>	\$1000 <sup>2</sup>
Annual Deductible (per person)	\$25	No
Maximum Deductible (per family)	\$75	Deductible
Provider Network Utilized	<i>Concordia Advantage</i>	<i>Concordia Access</i>

<sup>1</sup>Applies when using any *non-participating* provider under this plan.

<sup>2</sup>Annual program maximum applies for Class 1 and 2 only. Unlimited for all other services.

\* Davis Vision Vantage Affinity vision discount plan included with Concordia Access Coverage\*

Provider Network Participation, as well as Secure, Personal Benefit/Coverage Information available an-line on United Concordia's web-site at [www.unitedconcordia.com](http://www.unitedconcordia.com)

### Monthly Premium Rates (100% Member Paid)

Tier Levels	PPO	Access*
Member Only	\$42.61	\$26.01
Member Plus One Dependent	\$79.34	\$46.18
Family	\$128.03	\$72.62

### Concordia Access plan features:

- In and Out-of-Network Benefits
- 100% Coverage In-Network for Most Preventive & Diagnostic Services
- No Deductible
- Unlimited Coverage for Major & Orthodontic Services
- Discounted Orthodontic Coverage for both Adults and Children
- Discounted Coverage for **Cosmetics, Implants, Veneers and Bleaching**
- No Waiting Periods. Services Available from Day One of Coverage

All services listed on this benefit summary are subject to the contract, Schedules of Benefits, and the Exclusions and Limitations.