



## Dental Benefits Summary for Borough of Morrisville School District

Network: Concordia Advantage

Benefit Category <sup>1</sup>	CONCORDIA PREFERRED PLAN	
	In-Network <sup>2</sup>	Non-Network <sup>2</sup>
<b>Class I – Diagnostic/Preventive Services</b>		
Exams	100%	80%
Bitewing X-rays		
All Other X-rays		
Cleanings & Fluoride Treatments		
Sealants		
Space Maintainers		
Palliative Treatment		
<b>Class II – Basic Services</b>		
Basic Restorative (Fillings)	80%	60%
Simple Extractions		
Endodontics		
Nonsurgical Periodontics		
Complex Oral Surgery		
General Anesthesia		
<b>Class III – Major Services</b>		
Surgical Periodontics	50%	50%
Inlays, Onlays, Crowns		
Prosthetics (Bridges, Dentures)		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
<b>Orthodontics for dependent children to age 19</b>		
Diagnostic, Active, Retention Treatment	N/A	N/A
<b>Maximums &amp; Deductibles (cumulative of network and non-network)</b>		
Annual Program Deductible (per person/per family)	\$50/\$150 Excludes Class I	\$50/\$150 Excludes Class I
Annual Program Maximum (per person) <sup>3</sup>	\$1,000	\$1,000
Lifetime Orthodontic Maximum (per person)	N/A	N/A
<b>Reimbursement (in PA)</b>	<b>Advantage</b>	<b>Advantage</b>

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

1. Dependents are covered to age 26.

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. United Concordia Dental's standard exclusions and limitations apply.

3. Annual Maximum excludes certain Surgical Services.

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