



## New Benefits in Your Dental Plan

We understand the connection between oral and overall health and deliver high-quality dental plans that help keep our members healthy. Our research<sup>1</sup> has revealed that when people who have certain medical conditions and periodontal (gum) disease take care of their mouth, their overall health care costs go down. That's why we added more benefits to your dental plan to help improve oral care, which can lead to total body health.

**Smile for Health®-Wellness:** An innovative program that combines improved dental benefits, plus email outreach for people with certain chronic conditions<sup>2</sup> and gum disease. Employees and their dependents are eligible for full coverage with this plan benefit.

Service	Coverage
Periodontal Maintenance— <b>one additional</b> to your plan's standard limit per year	100%
Scaling & Root Planing	
Periodontal Surgery— <b>four</b> procedures <sup>3</sup>	

**Pregnancy benefit:** Provides women one additional dental cleaning and periodontal service during their pregnancy, plus email outreach. This will help prevent and control pregnancy gingivitis.

Service	Coverage
Cleaning—one additional during pregnancy	100%
Periodontal Maintenance—one additional during pregnancy	
Scaling & Root Planing	
Periodontal Surgery—four procedures <sup>3</sup>	

To take advantage of the **pregnancy benefit** and **Smile for Health®-Wellness**, employees (and their dependents) should report their condition by visiting [UnitedConcordia.com](http://UnitedConcordia.com), sign in to **My Dental Benefits** and click **My Oral Health**. An email will be sent confirming their selection.

1. Jeffcoat MK, Jeffcoat RL, Gladkowski PA, Bramson JB, Blum JJ. Impact of Periodontal Therapy on General Health: Evidence from Insurance Data for Five Systemic Conditions, *Am J Prev Med* 2014;47(2):166-174.

2. Conditions include: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke.

3. Four procedures related to gingival flap and osseous surgeries.

**Posterior composite resins (fillings):** To keep pace with current dentistry trends and consumer demand, we added coverage for posterior composite resins. This commonly used technique involves filling cavities in the back teeth with “white” composite material. We also lowered your out-of-pocket costs with this popular dentist procedure.

**Limitations:** Your policy contains limitations which are the frequency and/or age restrictions relative to covered services. We reevaluated our limitations to align with our commitment to overall wellness and pass along cost savings to you and your employees. New limitations will: 1) Protect you from unnecessary or overtreatment of services 2) Prevent overexposure from radiation following FDA and evidence-based practice guidelines and 3) Keep pace with emerging industry standards.

Covered Service	How We Limit Today	New Limitation
Bitewing X-rays	1 set per 6 months (under age 14) 1 set per 12 months (age 14 & older)	1 set per <b>12</b> months (under age 19) 1 set per <b>18</b> months (age 19 & older)
Fluoride Treatment	2 per 12 months (under age nineteen 19)	<b>1</b> per 12 months (under age <b>14</b> )
Space Maintainers	1 per 3 year period for members under age 19 when used to maintain space as a result of prematurely lost deciduous molars and permanent first molars, or deciduous molars and permanent first molars that have (not), or will (not), develop	1 per <b>5</b> year period for members under age <b>14</b> when used to maintain space as a result of prematurely lost deciduous molars and permanent first molars, or deciduous molars and permanent first molars that have <b>(not)</b> , or will <b>(not)</b> , develop
Periodontal Scaling and Root Planing	1 per 24 months per area of the mouth	1 per <b>36</b> months per area of the mouth
Surgical Periodontal Procedures	1 per 24 months per area of the mouth	1 per <b>36</b> months per area of the mouth
Basic Restorations	Not within 12 months of previous placement	Not within <b>24</b> months of previous placement of any basic restoration
Pulpal Therapy	1 per eligible tooth per lifetime. Eligible teeth limited to primary anterior teeth under age 6 and primary posterior molars under age 12.	1 per primary tooth per lifetime only when there is no permanent tooth to replace it. Eligible teeth limited to primary anterior teeth.
Recementation	1 per 12 months. Recementation during the first 12 months following insertion of the crown or bridge by the same dentist is included in the crown or bridge benefit.	1 per <b>36</b> months. Recementation during the first <b>12</b> months following insertion of any preventive, restorative or prosthodontics service by the same dentist is included in the preventive, restorative or prosthodontics service benefit.
Periapical X-rays	As submitted	<b>4</b> per <b>12</b> months
Occlusal X-rays	As submitted	<b>2</b> per 24 months (under age <b>8</b> )
General Anesthesia and IV Sedation	No time limitation	<b>60</b> minutes per session

*For illustrative purposes only.*

Dental plans are administered by United Concordia Companies, Inc., and underwritten by United Concordia Life and Health Insurance Company, United Concordia Dental Corporation of Alabama, United Concordia Insurance Company of New York, United Concordia Insurance Company, United Concordia Dental Plans, Inc., United Concordia Dental Plans of California, Inc., United Concordia Dental Plans of Kentucky, Inc., United Concordia Dental Plans of the Midwest, Inc., United Concordia Dental Plans of Pennsylvania, Inc., and United Concordia Dental Plans of Texas, Inc. For information about which companies are licensed in your state, visit the “Disclaimers” link at [www.UnitedConcordia.com](http://www.UnitedConcordia.com). Administrative and claims offices located at 4401 Deer Path Road, Harrisburg, PA 17110 (888-483-9930).

Dental plans and their provisions may vary or be unavailable in some states. All plans have exclusions and limitations which may affect any benefits payable. See the actual policy or contract, or contact your account representative for specific provisions and details of availability.