



Northwest Employers Trust Dental Plan Option

Concordia Flex 1500-90

Network: Advantage

Plan includes the Preventive Incentive[®] benefit feature—covered Class I services do not count toward the plan maximum.

Benefit Category	Flex 1500-90
Class I—Diagnostic/Preventive Services	
Exams	100%
X-rays	
Cleanings & Fluoride Treatments	
Sealants	
Palliative Treatment (Emergency)	
Class II—Basic Services	
Basic Restorative (Fillings, etc.)	80%
Endodontics	
Repairs of Crowns, Inlays, Onlays	
Repairs of Bridges	
Denture Repair	
Simple Extractions	
Nonsurgical Periodontics	
Surgical Periodontics	
General Anesthesia	
Complex Oral Surgery	
Class III—Major Services (12-month waiting period for new entrants)	
Inlays, Onlays, Crowns	50%
Prosthetics (Bridges, Dentures)	
Orthodontics (Dependents under age 19; 12-month waiting period)	50%
Orthodontic Lifetime Maximum	\$1,000
Calendar Year Maximum	\$1,500
Calendar Year Deductible	\$50/\$150 for Classes II & III
Out-of-Network Reimbursement	90th

1. Alaska: Unmarried dependent children covered to age 19. Unmarried dependent students covered to age 25.
2. The listed network percentages represent the portion of United Concordia's maximum allowable charges (MACs) for which the plan will be responsible. Network providers agree to accept United Concordia's MAC for covered services as payment in full and also agree to file claims for you. If you or your family members receive services from a non-network provider, United Concordia will apply the percentages shown to the 90th percentile for covered services and you will be responsible for the difference, up to the provider's charge. United Concordia's standard exclusions and limitations apply.

CONTACT UNITED CONCORDIA

Phone 1-800-332-0366

Customer service representatives are available from 8 a.m. to 8 p.m. ET.

Claims United Concordia
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Web www.unitedconcordia.com

Once enrolled, register to use My Dental Benefits for 24/7, secure access to benefit information including eligibility, claim status, procedure history, ID card requests and more!