



Northwest Employers Trust Dental Plan Option

Concordia Flex 800

Network: Advantage

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

| Benefit Category | Flex 800 |
|--|---------------------------------|
| 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 | |
| Class III—Major Services (12-month waiting period for new entrants) | |
| Surgical Periodontics | 25% |
| Complex Oral Surgery | |
| Inlays, Onlays, Crowns | |
| General Anesthesia | |
| Prosthetics (Bridges, Dentures) | |
| Orthodontics (Dependents under age 19; 12-month waiting period) | 50% |
| Orthodontic Lifetime Maximum | \$1,000 |
| Calendar Year Maximum | \$800 |
| Calendar Year Deductible | \$50/\$150 for Classes II & III |
| Out-of-Network Reimbursement | Advantage |

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 United Concordia's MAC 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!