



Get the Dental Plan that Grows with You!

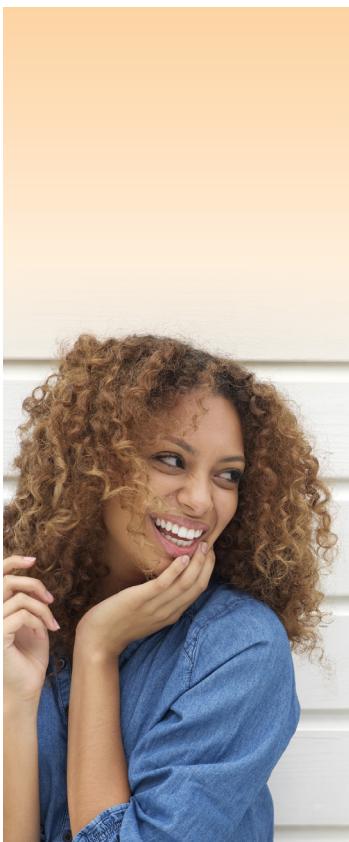
Not everyone needs a dental plan with comprehensive and expensive coverage, especially those who have a history of keeping a clean bill of oral health. Some people only need a plan that covers essential services to maintain healthy teeth and gums as they get older; they need one that grows with them. Introducing a new dental plan that follows the stages of your life that is less expensive than traditional PPO plans—the **Healthy Stages Plan**.

We identified three age ranges that have different oral care needs and designed a plan where dental benefits keep pace with people as they age to maintain a healthy smile. The **Healthy Stages Plan** is best suited for people with good oral health as it allows coverage for preventive and most frequently used services at a much lower monthly premium. It's also a good plan alternative for cost-conscious companies to add as a dual option.

This innovative plan provides 100% coverage for preventive services like cleanings, exams and x-rays that your employees and their families can use to protect their smiles regardless of their age. Then, it goes beyond preventive coverage to pay toward the cost of unique procedures performed at a particular age. For example: sealants (under age 16); crowns (ages 16-49); denture adjustments and repairs (ages 50+).

Plus, with our national provider network, employees can find a dentist nearby and take advantage of deep discounts. We've already negotiated reduced rates on all procedures with our network dentists, so they'll get a reasonable price no matter the service.

Just as you age, so does your smile. Rely on United Concordia for a thoughtful, convenient plan that grows with you and promotes oral wellness through the stages of your life.



Summary of Benefits

Contract Year Deductible per Member	\$50
Annual Maximum per Member	\$1,000
Out of Pocket (OOP) Year Maximum per Member	Unlimited

Service Category	Waiting Period	Under Age 16	Ages 16–49	Ages 50+	After Deductible
Oral Evaluations (Exams)	None	100%	100%	100%	N/A
Radiographs (All X-Rays)	None	100%	100%	100%	N/A
Prophylaxis (Cleanings)	None	100%	100%	100%	N/A
Fluoride Treatments	None	100%	100%	100%	N/A
Sealants	None	100%	Not Covered	Not Covered	N/A
Amalgam Restorations	None	80%	60%	60%	Yes
Resin-based Composite Restorations (Anterior)	None	80%	60%	60%	Yes
Crown Fractured Tooth	None	80%	60%	60%	Yes
Endodontic Therapy and Other Endodontic Services	None	80%	60%	60%	Yes
Pulpal Therapy	None	80%	Not Covered	Not Covered	Yes
Simple and Surgical Extractions	None	80%	60%	60%	Yes
Tooth Reimplantation/Stabilization	None	80%	Not Covered	Not Covered	Yes
Palliative Treatment	None	80%	60%	60%	Yes
General Anesthesia, Nitrous Oxide and/or IV Sedation	None	80%	Not Covered	Not Covered	Yes
Adjustments and Repairs of Prosthetics	None	Not Covered	Not Covered	60%	Yes

Not Covered: Discounts may apply. Network dentists may elect to discount non-covered services. Consult our online provider directory (Find a Dentist) to search for a dentist. Dentists with a black box (■) next to their name accept negotiated rates for non-covered services.

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. Administrative and claims offices located at 4401 Deer Path Road, Harrisburg, PA 17110 (800-332-0366).

These policies or their provisions may vary or be unavailable in some states. Policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your account representative for specific provisions and details of availability.