

Preventive IncentiveSM

More Benefits. More Smiles. Now.

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UNITED CONCORDIA DENTAL

Insuring America's Dental Health

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Life is complicated enough. Dental benefits shouldn't be. But they should promote good oral health and help members save money.

United Concordia Dental's **Preventive IncentiveSM** program does just that—offering an easy-to-understand way for members to maximize their benefits immediately without all the administrative hassles of rollovers, savings accounts or benefits tracking, giving members more benefit dollars to use for other covered services. **Preventive IncentiveSM** is simple:

- **ALL** covered Class I services excluded from annual plan maximum.
- Available to all group sizes—minimum two enrolled contracts.
- Standard on United Concordia Dental PPO plans.

▶▶ **Preventive IncentiveSM Defined:**

Dental services that fall under Class I Diagnostic and Preventive do not count toward a member's annual plan maximum. Depending on the plan design, these services may include cleanings, exams, x-rays, palliative treatment, and fluoride treatments and sealants for dependent children.

▶▶ **More Benefits. More Smiles. Now.**

United Concordia Dental plans provide members with coverage to receive necessary dental checkups shown to detect not only tooth decay, but also signs of serious diseases. With **Preventive IncentiveSM**, covered diagnostic and preventive services do not count toward the annual plan maximum—leaving members with more benefit dollars to use for other covered services.

Preventive IncentiveSM is available to enrolled members from day one—no waiting until the next plan year to enjoy the feature. And without the need to monitor which services are received or understand paragraphs of fine print, **Preventive IncentiveSM** offers members a simple way to make the most of their benefits.



Example Savings with United Concordia Dental's Preventive Incentive^{SM}*

Member's Annual Preventive Care	Network Dentist Negotiated Fee	Member Pays	United Concordia Dental Pays	Annual Maximum Remaining without Preventive Incentive SM	Annual Maximum Remaining with Preventive Incentive SM
2 Cleanings	\$126	\$0	\$126	\$874	\$1,000
2 Exams	\$90	\$0	\$90	\$784	\$1,000
1 Set of X-Rays	\$86	\$0	\$86	\$698	\$1,000
Fluoride Treatment (dependent child)	\$27	\$0	\$27	\$671	\$1,000
Sealants (dependent child)	\$38	\$0	\$38	\$633	\$1,000
Total	\$367	\$0	\$367	\$633	\$1,000

*For illustrative purposes only. Assumes services provided by United Concordia Dental network dentists and 100% coverage; savings will vary by dentist, service and geographic region. Sample charges based on California zip codes 90001–93099, United Concordia Dental's National-Fee-for-Service network, 07/08.

For more information on Preventive IncentiveSM, contact your United Concordia Dental sales executive or call 1-888-884-8224.