

**Dental Benefits Summary for Liberty County Board of Commissioners**  
**Plan Comparison Summary**  
**Effective Date: July 1, 2024**

**Network: Elite Plus**

Benefit Category <sup>1</sup>	CONCORDIA CHOICE PLAN	
	Basic Option	Enhanced Option
<b>Class I – Diagnostic/Preventive Services</b>		
Exams	100%	100%
Bitewing X-rays		
Cleanings & Fluoride Treatments		
Palliative Treatment (Emergency)		
Sealants		
<b>Class II – Basic Services</b>		
All Other X-rays	60%	90%
Space Maintainers		
Basic Restorative (Fillings, etc.)		
Simple Extractions		Class I Services
Sealants		
Palliative Treatments (Emergency)		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures	Class III Services	90%
Nonsurgical Periodontics		
General Anesthesia		
<b>Class III – Major Services</b>		
Inlays, Onlays, Crowns	40%	60%
Prosthetics (Bridges, Dentures)		
Endodontics		
Surgical Periodontics		
Complex Oral Surgery		Class II Services
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
Nonsurgical Periodontics		
General Anesthesia		
<b>Orthodontics for dependent children to age 19</b>		
Diagnostic, Active, Retention Treatment	50%	50%
<b>Included Plan Features</b>		
Preventive Incentive <sup>®</sup>	Class I services do not count toward your contract year program maximum	
Smile for Health <sup>®</sup> --Wellness <sup>4</sup> <i>Provides periodontal care for people with certain chronic medical conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke. Pregnancy is also a covered condition</i>	<ul style="list-style-type: none"> <li>Covers 1 additional periodontal maintenance per year and all are covered at 100%</li> <li>Scaling and root planing are covered at 100%</li> <li>4 periodontal surgery procedures are covered at 100%</li> </ul>	
Pregnancy Benefit <sup>4</sup>	Covers 1 additional cleaning during pregnancy in addition to the benefits listed for Smile for Health <sup>®</sup> --Wellness <sup>3</sup>	
The College Tuition Benefit <sup>®</sup> – College Savings Program <sup>5</sup>	<ul style="list-style-type: none"> <li>Earn Tuition Rewards<sup>®</sup> points redeemable for tuition discounts</li> <li>Receive 2,000 at signup, then 2,000 points/year</li> <li>Each child enrolled receives a one-time bonus of 500 Tuition Rewards points</li> <li>One Tuition Rewards point = \$1 reduction in full tuition</li> <li>Use Tuition Rewards points at participating private colleges and universities</li> </ul>	

Maximums & Deductibles (cumulative of network and non-network)		
Annual Program Deductible (per person/per family) (July 1 through June 30)	\$50/\$150 Excludes Class I & Orthodontics	\$50/\$150 Excludes Class I & Orthodontics
Annual Program Maximum (per person) (July 1 through June 30)	\$1,500 Excludes Class I	\$1,500 Excludes Class I & Orthodontics
Lifetime Orthodontic Maximum (per dependent)	\$1,500	\$1,500
<b>Maximums &amp; Deductibles</b>	<b>In Network: Elite Plus<sup>2</sup> Out of Network: 90<sup>th</sup> Percentile<sup>3</sup></b>	<b>In Network: Elite Plus<sup>2</sup> Out of Network: 90<sup>th</sup> Percentile<sup>3</sup></b>

Rates	BI-WEEKLY RATES	
<b>Employee Only</b>	<b>\$10.16</b>	<b>\$14.62</b>
<b>Employee + Spouse</b>	<b>\$20.00</b>	<b>\$28.72</b>
<b>Employee + Child(ren)</b>	<b>\$22.39</b>	<b>\$31.39</b>
<b>Employee + Family</b>	<b>\$35.71</b>	<b>\$50.31</b>

Representative listing of covered services – certificate of coverage provides a detailed description of benefits.

Dental plans are administered by United Concordia Companies, Inc., and underwritten by United Concordia Insurance Company. For more information, please visit the “Disclaimers” link at [www.UnitedConcordia.com](http://www.UnitedConcordia.com). Administrative and claims offices located at 1800 Center Street Suite 2B 220, Camp Hill, PA 17011 (1-800-332-0366).

These 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.

1. Dependent children covered to age 26.
2. Reimbursement is based on our schedule of maximum allowable charges (MACs). Network dentists agree to accept our allowances as payment in full for covered services. United Concordia Dental's standard exclusions and limitations apply.
3. United Concordia creates out-of-network charges utilizing FAIR Health data supplemented with our charge data as appropriate. We then calculate the out-of-network charge at the 90<sup>th</sup> Percentile of such data. Non-network dentists may bill the member for any difference between our allowance and their fee. United Concordia Dental's standard exclusions and limitations apply.
4. Members (subscribers or covered dependents) with certain medical conditions must sign up for this program through **My Dental Benefits on UnitedConcordia.com**.
5. Tuition Rewards® is a Registered Trademark of and administered by SAGE Scholars, Inc. Participation in the program is contingent upon enrollment with SAGE Scholars, Inc. Tuition Rewards are not an underwritten benefit but a value-added program. Tuition Rewards not available in all jurisdictions (SAGE). SAGE is not a subsidiary or affiliate of United Concordia Insurance Company (UCIC). Subject to eligibility requirements and terms and conditions. Tuition Rewards are a value-added program and not an insured benefit. Program participation subject to enrollment with SAGE. “Points” are credits that may be used to discount the cost of Tuition and have no cash value. UCCI does not provide services related to this program. Tuition Rewards not available in all jurisdictions. Program subject to change without notice.

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-332-0366 (TTY: 711).
Español (Spanish)	ATENCIÓN: Si habla español, le ofrecemos de ayuda lingüística gratuita. Llame al 1-800-332-0366 (TTY: 711).
繁體中文 (Chinese)	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-332-0366 (TTY: 711)。