



Your employer is offering dental benefits through Unum for you and your family

Unum has partnered with United Concordia to offer a plan that fits your needs — with the high-quality service you expect from leading benefit providers.



You have access to Advantage Plus 2.0, a national network of more 106,000 participating dentists in over 340,000* locations who will file claims for you. This plan includes benefits for diagnostic services,

preventive care, basic services and major services.

Please refer to the charts for the benefits and covered services under this plan.

Diagnostic and preventive services ¹	In-network coverage ²	Out-of-network coverage ³
Exams	100%	100%
Cleanings		
Fluoride treatments		
X-rays		
Bitewings		
All others		
Sealants		
Palliative treatment		
Space maintainers		

Basic services ¹	In-network coverage ²	Out-of-network coverage ³
Basic restorative (fillings)	80%	80%
Simple extractions		
Repairs of crowns, inlays, onlays, bridges and dentures		
Complex oral surgery		
General anesthesia		
Endodontics		
Surgical / non-surgical periodontics		

Major services ¹	In-network coverage ²	Out-of-network coverage ³
Crowns, inlays and onlays	50%	50%
Prosthetics (bridges, dentures)		

Find a dentist



To look for a dentist in the network, visit unumdental.com



Underwritten by:
UNITED CONCORDIA

Please see other side for more services.

Benefits and covered services

Preventive Incentive®

Routine preventive services like cleanings, exams and X-rays do not count toward your plan's annual maximum, leaving you with more benefit dollars for other covered dental procedures.

Smile for Health®-Wellness

This benefit provides more comprehensive coverage for members with covered chronic illnesses by increasing the amount the dental plan pays for nonsurgical periodontal services and enhanced periodontal disease management.

Orthodontics (for dependent children to age 19)	In-network coverage ²	Out-of-network coverage ³
Diagnostic, active, retention treatment	50%	50%

Maximums and deductibles ¹	In-network coverage ²	Out-of-network coverage ³
Annual plan deductible (per person/family)	\$50/\$150	\$50/\$150
Waived for in- and out-of-network diagnostic and preventive services		
Annual plan maximum (per person)	\$2,500	\$2,500
Lifetime orthodontic maximum (per person)	\$1,500	\$1,500

* United Concordia internal data, 2013. Access points are sites where network dentists see patients. Some dentists may be available at more than one access point.

1 Dependent children are covered to age 26.

2 Reimbursement is based on the schedule of maximum allowable charges. In-network dentists agree to accept our allowances as payment for covered services. Out-of-network dentists may bill the member for any differences between the allowance and their fee. 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 90th percentile of such data. Non-network dentists may bill the member for any difference between our allowance and their fee.

Preventive Incentive® is a registered trademark of United Concordia.

Smile for Health® is a registered trademark of United Concordia.

Dental plans are marketed by Unum, 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 (888-483-9930).

Policy Number: FL9802 (11/07)

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

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