



The Pennsylvania Farm Bureau and United Concordia— working together for your dental health.

AS A PENNSYLVANIA FARM BUREAU MEMBER, benefit your smile and your wallet by enrolling in one of the Farm Bureau's dental plans through United Concordia.

Since research now shows that your dental health is linked to your overall health, there's never been a better time to enroll in a dental plan designed to keep you smiling for a lifetime. With more than 8,000 total Pennsylvania dentist locations in their Advantage *Plus* network, convenient access to quality, affordable care is within easy reach. While you can visit any dentist, maximize your dental benefits by visiting an Advantage *Plus* provider. Visiting a network provider:

Saves you money—United Concordia's network providers accept their negotiated fees or maximum allowable charges (MACs) as payment-in-full for covered services, offering significant savings off their standard charges. This means no balance-billing for you.

Saves you time—Network providers agree to file claims, so it's one less thing for you to worry about.

Stretches your benefit dollars—Paying less for care from a network provider lets you enjoy more covered services before reaching your annual maximum.

Provides peace of mind—All network providers undergo rigorous review through our quality assurance process and routine verification of their credentials.

Keeps you in-the-know—Upon your request, network providers will submit predeterminations before performing a procedure, so you can know up front if the treatment is covered and how much you can expect to pay out-of-pocket.

How can you find an Advantage *Plus* network dentist near you? It's easy!

Visit www.UnitedConcordia.com, click the Find a Dentist link on the Home page and **select the Advantage *Plus* network**.

Or call 1-866-851-7568 from 8 a.m. to 8 p.m. ET to speak with a United Concordia customer service representative. **Be sure to request an Advantage *Plus* network dentist.**

Enroll today!

Simply refer to the dental plan option grid on the reverse side to choose the plan that's best for you, complete the required information on the enrollment application and return to the Farm Bureau at the address on the enrollment form.

Once enrolled, you can take advantage of United Concordia's additional online services that include:

- Registering to use My Dental Benefits for secure access to eligibility, benefits, claims status, procedure history, claims payment details and more
- Emailing customer service
- Brushing up on the latest dental health topics

**For more information, contact
PFB Health Services at 1-800-522-2375.**



Pennsylvania Farm Bureau Member Dental Plan Options

	STANDARD	ENHANCED
Benefit Category ¹	Plan Pays ²	Plan Pays ²
Class I—Diagnostic/Preventive Services		
Exams	100%	100%
Cleanings & Fluoride Treatments (includes 1 additional cleaning during pregnancy)		
X-rays		
Sealants		
Palliative Treatment (Emergency)		
Nonsurgical Periodontics (includes coverage for Smile for Health® enhanced periodontal services ³)		
Class II—Basic Services		
Basic Restorative (Fillings, etc.)	80%	80%
Simple Extractions		
Endodontics		
Repairs of Crowns, Inlays, Onlays		
Repairs of Bridges		
Denture Repair		
Complex Oral Surgery		
General Anesthesia		
Class III—Major Services		
Surgical Periodontics	Not Covered	50%
Inlays, Onlays, Crowns		
Prosthetics (Bridges, Dentures)		
Localized delivery of antimicrobial agents (D4381)	50%	
Orthodontics (dependents to age 23)		
Diagnostic, Active, Retention Treatment	Not Covered	50%
Included Plan Features		
Pregnancy Benefit	<ul style="list-style-type: none"> Covers 1 additional cleaning during pregnancy Covers 1 additional periodontal maintenance 	
Smile for Health®-Wellness ⁴ Provides periodontal care for people with certain chronic medical conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke	<ul style="list-style-type: none"> Covers 1 additional periodontal maintenance per year and all are covered at 100% Scaling and root planing are covered at 100% 4 periodontal surgery procedures are covered at 100% 	
Program Maximums/Deductibles		
Annual Program Deductible	None	None
Annual Program Maximum (per person)	\$1,000	\$1,500
Lifetime Orthodontic Maximum	Not Applicable	\$1,500

1. Unmarried dependent children covered to age 19. Unmarried students covered to age 23.

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 the 90th percentile 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.

3. Includes certain diagnostic, preventive and periodontal services. See your certificate of coverage for details.

4. Members (subscribers or covered dependents) with certain medical conditions must sign up for this program through My Dental Benefits on UnitedConcordia.com.

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