

## 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 [UnitedConcordia.com](http://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 6 p.m. ET to speak with a United Concordia customer service representative. **Be sure to request an Advantage *Plus* network dentist.**

### Sign up for the College Tuition Benefit®

Need help affording college? Each year you're eligible for the program, you'll earn Tuition Rewards® points redeemable for tuition discounts at 400+ participating private colleges and universities. Sign up in your **MyDentalBenefits** account on or after your plan's effective date.

### 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 **MyDentalBenefits** for secure access to eligibility, benefits, claims status, procedure history, claims payment details, the College Tuition Benefit program 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  
Health Services**

## Pennsylvania Farm Bureau Member Dental Plan Options

	STANDARD	ENHANCED
Benefit Category <sup>1</sup>	Plan Pays <sup>2</sup>	Plan Pays <sup>2</sup>
<b>Class I—Diagnostic/Preventive Services</b>		
Exams	100%	100%
Cleanings & Fluoride Treatments (includes 1 additional cleaning during pregnancy)		
X-rays		
Sealants		
Space Maintainers		
Palliative Treatment (Emergency)		
Nonsurgical Periodontics (includes coverage for Smile for Health® enhanced periodontal services <sup>3</sup> )		
<b>Class II—Basic Services</b>		
Basic Restorative (Fillings, etc.)	80%	80%
Simple Extractions		
Endodontics		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
Complex Oral Surgery		
General Anesthesia		
<b>Class III—Major Services</b>		
Surgical Periodontics	Not Covered	50%
Inlays, Onlays, Crowns		
Prosthetics (Bridges, Dentures)		
<b>Orthodontics (dependents to age 19)</b>		
Diagnostic, Active, Retention Treatment	Not Covered	50%
<b>Included Plan Features</b>		
The College Tuition Benefit®—College Savings Program <sup>4</sup>	<ul style="list-style-type: none"> <li>• Earn Tuition Rewards® 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>	
Pregnancy Benefit	<ul style="list-style-type: none"> <li>• Covers 1 additional cleaning during pregnancy</li> <li>• Covers 1 additional periodontal maintenance</li> </ul>	
Smile for Health®—Wellness <sup>5</sup> 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"> <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>	
<b>Program Maximums/Deductibles</b>		
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 23. 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. 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. UCIC does not provide services related to this program. Tuition Rewards not available in all jurisdictions. Program subject to change without notice.

5. Members (subscribers or covered dependents) with certain medical conditions must sign up for this program through [MyDentalBenefits](#) on [UnitedConcordia.com](#).

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