

Enroll in dental coverage through your Pennsylvania Farm Bureau membership

Your oral health is connected to your overall health. That's why enrolling in a dental plan can help keep your smile — and your whole body — healthy for a lifetime.

With more than 11,000 Pennsylvania dentist locations in your Advantage Plus network, it's easy to find an office nearby. While you can see any dentist you want, here's how you'll maximize your benefits by visiting in-network dentists:

- **Saves you money** — United Concordia's in-network dentists accept our 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** — In-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 an in-network dentist lets you enjoy more covered services before reaching your annual maximum.
- **Provides peace of mind** — All in-network dentists undergo rigorous review through our quality assurance process and routine verification of their credentials.
- **Helps you know your costs** — In-network dentists can 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.

Find in-network dentists

- Visit UnitedConcordia.com/Find-a-Dentist/#/
- Select your **Advantage Plus network**
- Or call 1-866-851-7568 from 8 a.m. – 6 p.m. ET

Enroll in a United Concordia Dental plan today

The grid on the back shows your plan options. Just complete your enrollment application, then return it to the Farm Bureau at the address listed.

Once enrolled, take advantage of United Concordia's additional online services:

- Create your online *MyDentalBenefits* account for quick access to your plan details, claims status, extra ID cards, plus live chat with customer service.
- Contact customer service anytime you need help.
- Brush up on the latest dental health topics.

Learn more at PFB Health Services 1-800-522-2375.

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Pennsylvania Farm Bureau member dental plan options

| Benefit Category ¹ | Standard | Enhanced |
|---|--|---|
| | Plan pays ² | Plan pays ² |
| Class I – diagnostic/preventive services | | |
| Exams | | |
| Cleanings and fluoride treatments (includes one additional cleaning during pregnancy) | | |
| X-Rays | | |
| Sealants | 100% | 100% |
| Space maintainers | | |
| Palliative treatment (emergency) | | |
| Nonsurgical periodontics (includes coverage for <i>Smile for Health</i> [®] –Wellness enhanced periodontal services ³) | | |
| Class II – basic services | | |
| Basic restorative (fillings, etc.) | | |
| Simple extractions | | |
| Repairs of crowns, inlays, onlays, dentures and bridges | 80% | 80% |
| Endodontics | | |
| Complex oral surgery | | |
| General anesthesia | | |
| Class III – major services | | |
| Inlays, onlays and crowns | | |
| Surgical periodontics | Not covered | 50% |
| Prosthetics (bridges, dentures) | | |
| Orthodontics (dependents to age 19) | | |
| Diagnostic, active, retention treatment | Not covered | 50% |
| Included plan features | | |
| Pregnancy benefit | <ul style="list-style-type: none"> Covers one additional cleaning during pregnancy Covers one additional periodontal maintenance | |
| Smile for Health[®]–Wellness⁵ | | <ul style="list-style-type: none"> Covers one additional periodontal maintenance per year and all are covered at 100% Scaling and root planing are covered at 100% Four periodontal surgery procedures are covered at 100% |
| Program maximum/deductibles | | |
| Annual Program Deductible | None | None |
| Annual Program Maximum (per person) | \$1,000 | \$1,500 |
| Lifetime Orthodontic Maximum | Not applicable | \$1,500 |

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

1. Unmarried dependent children and students are 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 [MyDentalBenefits](#) on [UnitedConcordia.com](#).

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