

Frequently Asked Questions About Your PPO Dental Plan

Q: Is my dentist in United Concordia's network?

A: To search for your dentist, visit **UnitedConcordia.com**. Click on **Find a Dentist** and then select your network (see the enclosed benefits summary) and search preferences.

Q: Why should I visit a network dentist?

A: You can save time and money by using a network dentist. Our network dentists agree to file claims for you, and to accept our allowances as full payment for covered services. And, most of our dentists accept our allowances for non-covered services or services above your annual maximum. That means you can save money by visiting a network dentist, because our allowances are typically lower than the dentist's standard charges. United Concordia's network dentists undergo rigorous review, so you can be sure you're receiving quality care.

Q: Can I still see a non-network dentist?

A: Yes, you can receive care from any licensed dentist. However, if you visit a non-network dentist your benefits may differ and your out-of-pocket expenses could be higher than if you visit a network dentist. If your dentist is not a part of our network, you can recommend him or her for participation. To recommend your dentist, visit the **Members** section of **UnitedConcordia.com**, select **Forms**, and click **Recommend Your Dentist**.

Q: What can my dentist bill me for?

A: It depends whether you visit a network or non-network dentist. United Concordia network dentists can only charge you for applicable deductibles and coinsurance amounts. Non-network dentists can charge you for applicable deductibles and coinsurance amounts, and the difference between their standard charges and United Concordia's allowances.

Q: What information is available online?

A: In the **Members** section of **UnitedConcordia.com**, you can access forms, frequently asked questions, a glossary of dental terms, and a dental health center containing articles, brochures, videos and kids' pages. Once your plan is effective, you can find your personal benefits information in our online tool, **MyDentalBenefits**. After registering, you can review details of your coverage, eligibility, network, claim status and procedure history; and print an ID card.

Q: What if I have other questions about my dental plan?

A: Questions about dental treatment should always be discussed with your dentist. For information about your benefits, visit **UnitedConcordia.com** or call Customer Service at 1-800-332-0366.