

**Dental Benefits Summary for Killeen ISD
Buy-Up Plan (High Plan)**

Effective Date: January 1, 2023

Network: Elite Plus

Benefit Category ¹	CONCORDIA FLEX PLAN	
	In-Network ²	Non-Network ⁴
Class I – Diagnostic/Preventive Services		
Exams	100%	100%
Bitewing X-rays		
All Other X-rays		
Cleanings & Fluoride Treatments		
Sealants		
Space Maintainers		
Palliative Treatment		
Class II – Basic Services		
Basic Restorative (Fillings)	80%	80%
Endodontics		
Simple Extractions		
General Anesthesia		
Nonsurgical Periodontics		
Surgical Periodontics		
Oral Surgery		
Class III – Major Services		
Repairs of Crowns, Inlays, Onlays, Bridges, Dentures	50%	50%
Implants		
Inlays, Onlays, Crowns		
Prosthetics (Bridges, Dentures)		
Orthodontics for Adults to age 30 and CH to age 26		
Diagnostic, Active, Retention Treatment	50%	50%
Included Plan Features		
Preventive Incentive [®]	Class I services do not count toward your annual program maximum	
Pregnancy Benefit ³	<ul style="list-style-type: none"> Covers 1 additional cleaning during pregnancy Covers 1 additional periodontal maintenance Scaling and root planing 4 periodontal surgery procedures 	
Smile for Health [®] --Wellness ³ <i>Provides periodontal care for people with certain chronic medical conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke</i>	<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% 	
Maximums & Deductibles (applies to the combination of services received from network and non-network dentists)		
Annual Program Deductible (per person/per family)	\$100/\$200 Excludes Class I & Orthodontics	
Annual Program Maximum (per person)	\$2,500 Excludes Class I	
Lifetime Orthodontic Maximum (per person)	\$1,000	
Reimbursement	ElitePlus	Advantage MAC

Representative listing of covered services – certificate of coverage provides a detailed description of benefits.

Dental plans are administered by United Concordia Companies, Inc., and underwritten by United Concordia Insurance Company. For more information please visit the "Disclaimers" link at www.UnitedConcordia.com. Administrative and claims offices located at 4401 Deer Path Road, Harrisburg, PA 17110 (1-866-851-7568).

These policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your account representative for specific provisions and details of availability.

1. Dependent children to age 26.

2. Reimbursement is based on our schedule of maximum allowable charges (MACs). Network dentists agree to accept our allowances as payment in full for covered services.

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

4. 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 maximum allowable charge of such data. Non-network dentists may bill the member for any difference between our allowance and their fee.