

Manage your benefits
anywhere, anytime with



MY DENTAL BENEFITS

ENGAGING
AND KNOWING
YOUR BENEFITS
CAN MAKE YOU
HEALTHIER AND
A SMARTER
HEALTH CARE
CONSUMER.

Most benefit inquiries can be handled conveniently online using our simple, self-service member portal. Create a **My Dental Benefits** account to better manage your insurance coverage!

Use your My Dental Benefits account to:

- ✓ Check claim status quickly
- ✓ See what your plan covers and how much we'll pay
- ✓ Print ID cards
- ✓ Find a dentist
- ✓ Evaluate your oral health with My Dental Assessment

After your plan's effective date, you are able to create your account. Here's how:

- ✓ Go to **UnitedConcordia.com**
- ✓ Click **Create an Account**
- ✓ Select **Member**
- ✓ Enter the **ID number** found on your insurance card and **your birthdate**



My Dental Benefits provides access to a virtual ID card! Download our mobile app to have your ID card everywhere you go.

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-332-0366 (TTY: 711).
Español (Spanish)	ATENCIÓN: Si habla español, le ofrecemos de ayuda lingüística gratuita. Llame al 1-800-332-0366 (TTY: 711).
繁體中文 (Chinese)	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-332-0366 (TTY: 711)。



MEM-0411-1116

UNITED CONCORDIA® DENTAL
UnitedConcordia.com



Maximize Your Benefits!

Tips to make you a smart United Concordia customer:

1. Don't just find a dentist, find your dentist!

Develop a relationship with a dentist you can trust. Ask around to get a good referral. You can go to UnitedConcordia.com for a list of participating dentists. Receiving care from a network dentist means less out-of-pocket costs for you.

2. Schedule cleanings and exams every 6 months.

Regular dental care will keep you healthier overall and decrease your risk for diseases, such as gum disease and oral cancer.

3. Understand your dental coverage.

Don't just read it, know it! Be sure to review all paperwork that you receive regarding your dental coverage.

4. Manage your benefits.

No matter where you are, you can manage your benefits online or on your smart phone with My Dental Benefits. Visit UnitedConcordia.com and sign in to My Dental Benefits. Or, download our member app. We make it easier to manage your dental benefits.

5. Ask questions.

Get to know your dentist! If you have questions about your treatments, don't be afraid to ask. Some treatments may have alternative options that result in lower out-of-pocket expenses.

Visit UnitedConcordia.com for more dental health tips.

What You Should Know About Predeterminations

When it comes to paying for dental treatment, no one likes surprises. Requesting a predetermination can prevent costly surprises by removing some of the guesswork regarding how much certain services will cost you, based on your dental insurance coverage.

What is a predetermination?

Predetermination is an estimate provided *before* dental treatment is started that tells you:

- If the treatment is covered
- The amount United Concordia Dental will pay
- The amount for which you will be responsible
- Alternate treatment options covered by your dental plan

It is a free, optional service provided to members to help you make an informed decision about your dental treatment and associated costs. **A predetermination is not a guarantee of payment**—it is an estimate of what you can expect to owe.

When should you ask for a predetermination?

You may want to ask your dentist to submit a predetermination for more expensive procedures or extensive treatment. Typically this would include procedures such as crowns, bridges, removal of wisdom teeth, periodontal treatment, or other high-cost treatments.

Why should you get a predetermination?

A predetermination estimate allows you to know in advance what is covered and what your share of the costs will be before you receive a service. Some dental services may be limited or not covered by your plan. It also shows you any deductible or maximums applied. Once you receive the predetermination, you can make an informed decision about whether you want to proceed with the treatment, or discuss alternate options with your dentist.

How do you submit a predetermination?

Your dentist will submit the predetermination request to United Concordia Dental on your behalf, either electronically or by mail. Once it is received, United Concordia carefully reviews the information provided against the details of your plan. Then, you and your dentist will be sent the estimated benefits for the planned services. This usually happens within 30 days, but your dentist can submit this request online for faster processing time. With My Dental Benefits, you can track the status of your predetermination, and review the results as soon as they are available. **Get started at UnitedConcordia.com/MDB.**



Knowing what your plan covers is just one factor to consider in your dental health. You and your dentist should always work together and choose the treatment that's best for you as an individual.

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A Guide to Understanding Your Explanation of Benefits (EOB)

1. Dental insurance carrier
2. The name of the person who is the policy holder
3. The name of the person who received the services
4. The name of the provider billing for the services (including provider number)
5. United Concordia Dental's unique customer ID for the member
6. The number that was assigned to the claim
7. The member's email address
8. The date that the EOB was printed
9. Description of services performed along with their procedure codes
10. The dates each service was performed
11. The amount the provider billed for each service
12. The amount recognized by the member's plan.
Example: When a provider is participating (in network), the rate that has been negotiated for the service
13. The amount paid by your United Concordia Dental plan
14. Portion of the bill that is not covered by your plan (this can include coinsurance, deductible, copayment amounts or amounts not covered by your plan)
15. Indicates an additional message explaining billing (a footnoted explanation indicates the reason)
16. Depending on your plan, you may be responsible to the provider for the amounts in the "amount not paid" column, marked with an *
17. The policy holder's name and mailing address
18. United Concordia Dental's toll-free customer service number

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DENTAL EXPLANATION OF BENEFITS
KEEP FOR YOUR TAX RECORDS

2 Subscriber: NAME

3 Patient: NAME

4 Provider: DENTIST NAME (000999999)

5 ID Number:

6 Claim number:

7 Email:

Page: 1 of 2

8 Date: 05/28/2015

9 PROCEDURE DESCRIPTION PROCEDURE CODE (NUMBER OF SERVICES) *TOOTH DESCRIPTION*	10 SERVICE DATE(S)	11 PROVIDER'S CHARGE	12 ALLOWANCE	13 AMOUNT PAID	14 AMOUNT NOT PAID	15 REMARKS
1 SURF RESIN POSTERIOR (001) D2391 *14/F*	4/09/15	85.00	74.00	44.40	29.60*	COINSURANCE Q1030
SCALING/PLANING 1-3 TEETH (001) D4341	4/09/15	60.00	.00	.00	60.00*	A8023
Totals		145.00	74.00	44.40	100.60	

Q1030 These services were performed by a Participating Provider. This Provider has agreed not to bill you for the difference between the PROVIDER'S CHARGE and the ALLOWANCE for this service.

A8023 No payment can be made. Previous payment was made for a related periodontal procedure in the same area of the mouth.

You can view or print a copy of our Health Insurance Portability and Accountability Act of 1996 (HIPAA) Notice of Privacy Practices by visiting our website at www.ucci.com and clicking on the HIPAA Privacy Notice button or calling 1-866-215-2352 (toll free) to request a copy.

If you are covered by more than one health benefit plan, you should file all your claims with each plan.

UNITED CONCORDIA[®]
PO Box 69407
Harrisburg, PA 17106-9407

17 Name
Street
City, St ZIP

18 **HAVE A QUESTION?**
PLEASE CALL 1-800-332-0366
Business Hours: 8am-8pm E.T.
Service for the Deaf via TDD Equipment
is available at 1-800-345-3837.

THIS IS NOT A BILL

Current Dental Terminology © American Dental Association

Note: Not all EOBs are the same. The format and content of your EOB depends on your benefit plan and the services provided. Deductibles and copayment amounts vary.

19. A percentage of the allowance that is your responsibility. For example, if a filling is covered at 60% of the allowance, you are responsible for the other 40% of the allowance
20. A summary of the patient's benefit year/period, including what has been applied to the patient's maximum and/or deductible

Dental Terms to Know

Coinsurance

The percentage above the allowance that is your responsibility.

Allowance

The amount allowed by your coverage for each service. If you see a participating provider they accept this as payment in full. If you see a non-participating provider and their charge is higher, they may bill you the difference.

Deductible

The initial portion of payment applicable to certain service for which you are responsible. This amount must be met once during the benefit year/period before certain services will pay at the covered percentage of allowance. You may or may not have a deductible on your plan. You may have an individual deductible amount and a family deductible amount.

Maximum

The maximum that United Concordia will provide over a benefit period, calendar year, or lifetime. For example, you may have a \$1,500 maximum per benefit period. United Concordia will pay a total of \$1,500 towards your claims for that benefit period.

Participating Provider

A licensed in-network dentist who is contracted with some or all of our networks. This provider has agreed to accept our allowance as payment in full. This includes United Concordia's portion of the payment, your coinsurance, and deductible.

Non-Participating Provider

A licensed out-of-network dentist who is not contracted with some or all of our networks. If this dentist is not contracted in the network that your plan uses, the dentist is not required to accept our allowance as payment in full.

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DENTAL EXPLANATION OF BENEFITS KEEP FOR YOUR TAX RECORDS

- 2 Subscriber: NAME 5 ID Number: Page: 2 of 2
3 Patient: NAME 6 Claim number: 8 Date: 05/28/2015
4 Provider: DENTIST NAME (000999999) 7 Email:

16 * Depending on the terms of your coverage, you may be held responsible to the provider for the amounts in the AMOUNT NOT PAID column. These amounts are indicated with an (*) asterisk.

19 COINSURANCE – A specified percentage of the allowance which is your responsibility.

The Provider has been paid the amount shown in the AMOUNT PAID column.

20 PATIENT SUMMARY FOR:

Patient Name: NAME Identification Number:

Benefit Period: 09/01/14 – 08/31/15

For this benefit period, \$163.40 has been applied to your \$1,500.00 individual program dollar maximum.

You or the provider acting on your behalf has the right to file a written or oral appeal of an adverse benefit determination within 180 days of receipt of this notice. Review of appeals will be completed within 60 days by a reviewer different from, and independent of, the initial reviewer. You will be provided with a notice of the appeal decision. All relevant records, explanations of scientific or clinical judgment and criteria associated with an adverse benefit determination are available free of charge upon request. You are entitled to bring civil action under section 502 (a) of the Employee Retirement Income Security Act of 1974, following the plan's one level appeal process.

Manage your dental benefits online with My Dental Benefits

Looking for more information? You can log in to
My Dental Benefits at UnitedConcordia.com/mdb

A *My Dental Benefits* account helps you:

- Check claims and payments
- Monitor deductibles and maximums
- Print ID cards
- Elect paperless EOBs
- Evaluate your oral health with My Dental Assessment



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MEM-0398-0917

UNITED CONCORDIA® DENTAL
Protecting More Than Just Your Smile®

United Concordia Dental Mobile App

What You Need to Know

United Concordia Dental's mobile app recently underwent a major overhaul to its functionality and appearance. The newly redesigned United Concordia Dental mobile app aims to help make our members' journeys toward oral health and wellness easier and more enjoyable. The app is compatible with both Apple and Android devices.

Members can now use the United Concordia app to access My Dental Benefits, access their **virtual ID card**, review recent claims status and learn more about their plan. The app also makes it simple to search for nearby network dentists, displaying contact information, maps and directions. Favorite dentists can be easily added to the member's contacts. To keep up with oral health at home, the app integrates helpful wellness tips, an emergency dental guide and the option to download Chomper Chums®, United Concordia's dental brushing timer app for kids.

Here's the Buzz:



Updates are automatic

New platform allows for continual updates and improved customer experience



Fresh, Modern and Faster

Improved design gives the app a new look and feel, while making it faster, more efficient and reliable



Responsive design

Responsive web pages, like Find A Dentist, loaded within the app



Security standards

Easier and more secure access with thumbprint log-in and face recognition*



Supported versions

Compatible with iOS10 and newer and Android 4.4 and newer

*Available for iPhone X users only

Download the United Concordia mobile app today
in the **Apple App Store** and on **Google Play**.



The United Concordia Dental app makes it easy for members to access their account, use their benefits and make oral health a priority at home or on-the-go.

