

## Dental Benefits Summary for McGuffey School District

**IU 1 Consortium**

**Network: Advantage**

Groups: 150975-025,026,098

Benefit Category <sup>1</sup>	CONCORDIA FLEX PLAN	
	In-Network <sup>2</sup>	Non-Network <sup>2</sup>
<b>Class I – Diagnostic/Preventive Services</b>		
Exams	100%	100%
Bitewing X-rays		
All Other X-rays		
Cleanings & Fluoride Treatments		
Sealants		
Space Maintainers		
Palliative Treatment		
<b>Class II – Basic Services</b>		
Basic Restorative <sup>3</sup> (Fillings)	100%	100%
Simple Extractions		
Endodontics		
General Anesthesia		
Inlays, Onlays, Crowns		
Prosthetics (Bridges, Dentures)		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
<b>Class III – Major Services</b>		
Nonsurgical Periodontics	Not Covered	Not Covered
Surgical Periodontics		
Complex Oral Surgery		
<b>Orthodontics for dependents to age 19</b>		
Diagnostic, Active, Retention Treatment	50%	50%
<b>Maximums &amp; Deductibles (applies to the combination of services received from network and non-network dentists)</b>		
Annual Program Deductible (per person/per family)	None	
Annual Program Maximum (per person)	Unlimited	
Lifetime Orthodontic Maximum (per dependent)	\$800	
<b>Reimbursement</b>	<b>Advantage</b>	<b>In PA: MAC All other states: 90<sup>th</sup> Percentile</b>

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

1. Unmarried dependent children covered to age 19. Unmarried dependent students covered to age 23.
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. Non-network dentists may bill the member for any difference between our allowance and their fee (also known as balance billing).
3. Includes coverage for composite (tooth colored) resin fillings performed on posterior teeth.

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