

Using a network dentist maximizes your benefits



Save More with a Network Dentist

United Concordia's large, nationwide dentist network, combined with our knowledge of local markets, means you can find affordable, quality care with great service no matter where you live.

What Is a Network Dentist?

Network dentists agree to accept United Concordia's discounted fees as payment in full for covered services. Non-network dentists can charge you more. This means you'll lower your out-of-pocket expense using a network dentist.

You can still receive care from any licensed dentist. But your benefits may differ and your out-of-pocket costs could be higher with a non-network dentist. Using a network dentist maximizes your dental benefits because they:

Save money—A network dentist saves you the difference between our negotiated fees and the dentist's regular charges. And, you stretch your benefit dollars by getting more services before reaching your annual maximum.

Savings Example¹

Member's Annual Dental Care	Example Dentist Charge	Network Dentist Visit—Member Responsibility ²	Non-network Dentist Visit—Member Responsibility	Member's Savings for Visiting a Network Dentist
2 Cleanings	\$74	\$0	\$0	\$0
2 Exams	\$41	\$0	\$0	\$0
1 Set x-rays	\$114	\$0	\$0	\$0
2 Composite fillings	\$110	\$22	\$54	\$32
1 Crown	\$904	\$324	\$460	\$136
TOTAL	\$1,243	\$346	\$514	\$168

1. Savings estimates based on internal data for zip code 17110, as of 4/14; savings will vary by dentist, service and geographic region.
 2. All services performed by AdvantagePlus2.0 network dentist.

Save time—Network dentists file your claims for you, saving you time and the hassle of paperwork.

Save worry—Every network dentist goes through a rigorous review, so you know you're getting high-quality care.



You Can Find Quality Care No Matter Where You Live

Finding YOUR Dentist

It's not just about finding a dentist; it's about finding YOUR dentist. While our vast network includes 95,000 dentists, we also understand your local market. We research the facilities and costs in your area, and carefully screen and qualify each dentist to help you get the best dental care.

So, wherever you live or work, you'll probably find two or more of our network dentists within 10 miles. And if you move, it's easy to find a new one.

How to Find a Dentist

It's simple to search, compare and get directions to a network dentist with the **Find a Dentist** tool on UnitedConcordia.com.

You can search by specialty, county, ZIP code, street address, dentist or practice name. If your dentist is not in our network, and you'd like him or her to participate, go to the **Members** section of UnitedConcordia.com, select **Forms**, and click **Nominate Your Dentist**.

This advertisement is not an offer of coverage or proposal of insurance. The Group Policy or Contract and Certificate of Insurance ("Plan Documents") include a complete listing of covered services, limitations, exclusions, cancellation and renewal provisions. In the event of conflict, the Plan Documents will govern. PPO products underwritten by: United Concordia Insurance Company, United Concordia Dental Corporation of Alabama, and United Concordia Life and Health Insurance Company. United Concordia Insurance Company is not licensed in AL, DE, DC, IL, KY, MD, MO, NJ, NY, NC and PA. Not all products are available in all jurisdictions. United Concordia policies cover dental benefits only. For a complete listing of the products and services available in your area, the specific UCCI company licensed to provide those products, and exclusions, limitations, renewal, cancellation and cost information, contact a United Concordia account representative or visit UnitedConcordia.com. United Concordia Insurance Company, California certificate of authority number 3739-0, is domiciled in Arizona at its statutory address, 2198 East Camelback Road, Suite 260, Phoenix, AZ 85016. Available Concordia products are underwritten by United Concordia Insurance Company in OK and written on OK policy forms OK9802 (11/07) and OK9802L (11/07). The administrative office of UCCI and/or its licensed corporate affiliates is located at 4401 Deer Path Road, Harrisburg, PA 17110.