

**The Pennsylvania Institute Of CPAs
Concordia Flex Benefit Summary**

Diagnostic & Preventive Services	In Network	Out of Network
Routine Examinations	80%	80%
X-rays		
Fluoride Treatments		
Cleanings		
Sealants		
Emergency Palliative Treatment		
Basic Services		
Basic Restorative (Fillings)	50%	50%
Endodontics (Root Canal Therapy)		
Denture Repairs		
Simple Extractions		
Surgical & Non-Surgical Periodontics		
Complex Oral Surgery		
Major Services		
Crowns, Inlays, Onlays	50%	50%
Prosthetics (Bridges, Dentures)		
Orthodontics (Under age 19)		
Diagnostic, Active, Retention Treatment	50%	50%
Deductibles & Maximums		
Deductible Per Member (excluding Diagnostic & Preventive)	\$50	\$50
Calendar Year Maximum Per Member	\$1,000	\$1,000
Orthodontic Lifetime Maximum Per Member	\$750	\$750
Reimbursement	Advantage	80th

Dependents to age 19/Students to age 25

- This percentage is based upon United Concordia's Maximum Allowable Charge (MAC). Participating providers will accept United Concordia's allowance as payment in full (less any deductible or coinsurance amounts that are the member's responsibility).
- The network of participating providing providers for this program is Advantage.
- This chart is a representative listing and may not be exact on all procedures. Please refer to your benefit booklet for a detailed listing of covered services, exclusions and limitations.

To verify if your provider participates with this program, please visit our web site at
www.unitedconcordia.com.

Customer Service (800) 332-0366

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