



UNITED CONCORDIA DENTAL

Insuring America's Dental Health

Did you know that without dental benefits, individuals aren't as likely to seek necessary preventive oral care? Lack of oral care can impact more than just their mouths ... in fact, Americans lose 164 million work hours every year due to dental-related problems.* The good news? Most oral health problems are preventable!

And, research now shows that regular checkups can also detect signs of life-threatening conditions like diabetes, heart disease, osteoporosis and certain cancers that appear in the mouth before they appear in other parts of the body.

That's why **United Concordia** and **Bucknell University** are pleased to offer you 2 affordable, quality dental plan options which will include the Preventive IncentiveSM program effective January 1, 2009. With two options to choose from, United Concordia Dental and Bucknell University will help keep you and your family healthy.

*Oral Health in America: A Report of the Surgeon General, 2000.

THE RIGHT DENTAL PLAN

Plan 1 – PPO Concordia Flex–Low

Concordia Flex–Low provides affordable coverage for preventive and basic services.

Plan 2 – PPO Concordia Flex–High

Concordia Flex–High provides additional coverage for major dental services like crowns and prosthetics as well as dependent orthodontics.

Both United Concordia dental plans offer:

- Freedom to visit any dentist or specialist without a referral
- Access to one of the largest national dental networks, Advantage *Plus*, with more than 91,500 network locations nationwide
- Significant cost savings, no claim forms and no balance billing (for covered services) when you visit a network dentist
- Easy, 24/7 access to your benefit information online at www.unitedconcordia.com or toll free at 1-800-332-0366

Benefits of a Network Plan—With 66,300 Advantage *Plus* dentists nationwide and almost 4,800 dentists in Pennsylvania alone, chances are good that your dentist already participates with United Concordia. But why is visiting a network dentist so beneficial? Check out the potential savings!

Member's Annual Dental Care	Example Dentist's Charge	Maximum Allowable Charge	Concordia Flex—Low ¹		Concordia Flex—High ¹	
			Member Responsibility ²	Member Savings ³	Member Responsibility ²	Member Savings ³
2 Cleanings	\$130	\$42	\$0	\$130	\$0	\$130
2 Exams	\$70	\$88	\$0	\$70	\$0	\$70
1 Set x-rays	\$48	\$27	\$5.40	\$42.60	\$5.40	\$42.60
2 Amalgam fillings	\$268	\$128	\$25.60	\$242.40	\$25.60	\$242.40
1 Crown	\$795	\$626	\$795	\$0	\$313	\$482
Total	\$1,311	\$911	\$826	\$485	\$344	\$967

1. All services provided by Concordia Advantage *Plus* network dentists.

2. Amount calculated using United Concordia's Maximum Allowable Charge and assuming the annual deductible was previously satisfied on an earlier claim.

3. Savings estimates based on Pennsylvania internal data as of 04/07; savings will vary by dentist, service and geographic region.

For more information, call United Concordia Dental Customer Service at 1-800-332-0366.

Maximize your benefits *Visit a network dentist*

Visiting a United Concordia Dental network dentist . . .

Saves you money—Because our network dentists accept our negotiated fees, or maximum allowable charges (MACs), as payment-in-full for covered services, you cannot be charged for the difference between our MAC and the dentist's full fee, which saves you more out-of-pocket.

Saves you time—Our network dentists agree to file claims, so it's one less thing to worry about.

Stretches your benefit dollars—Paying less for care from a network dentist lets you receive more covered services before reaching your annual maximum.

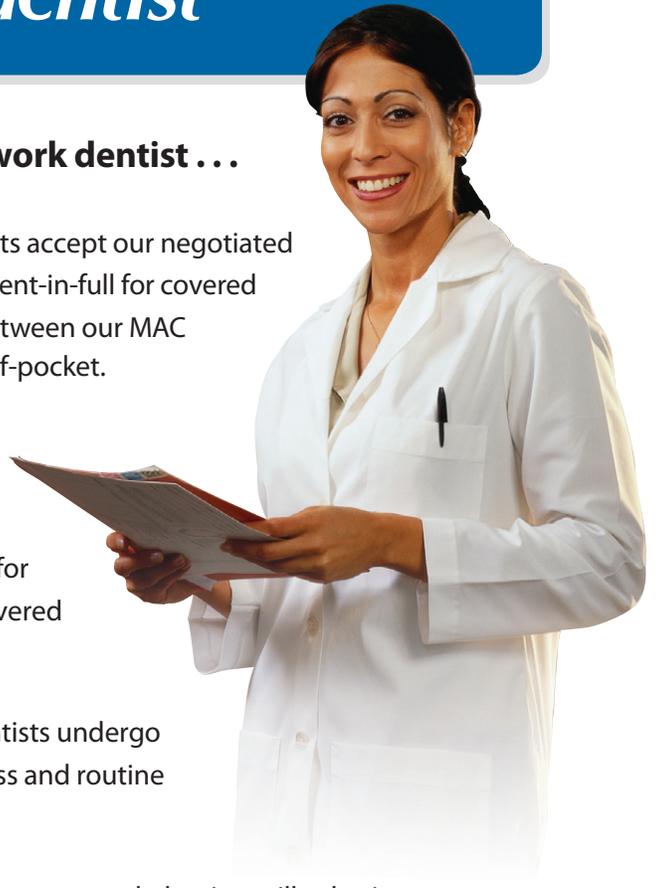
Provides peace of mind—All our network dentists undergo rigorous review through our quality assurance process and routine verification of their credentials.

Keeps you in-the-know—Upon your request, our network dentists will submit predeterminations* before performing a procedure. You'll know up front if the treatment is covered and how much to expect to pay out-of-pocket.

Our network dentists are good for your smile and your wallet!

* A predetermination is not a guarantee of payment.

To find a network dentist near you, just visit our website at www.unitedconcordia.com and click on Find a Dentist. Search by city, zip code or dentist name.



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