

Benefits Highlight

What you should know about treatments in progress under your new PPO dental plan

Some dental services require more than one visit to complete treatment. Once treatment has begun, these services are commonly referred to as “treatments in progress” or “work in progress”.

United Concordia’s standard procedures for handling treatments in progress are outlined below to help you understand what services are covered under your new United Concordia plan.

Orthodontic Treatment Plans: The total benefit payable toward orthodontic treatment in progress is calculated one of two ways, depending on whether the actual amount paid by the prior carrier is known.

Example	Banding (start) date:	July 1, 2007
	Coverage effective date/level:	January 1, 2008 @ 50%
	Length of treatment:	24 months
	Lifetime orthodontic maximum:	\$1,000
	Allowable orthodontic charges:	\$3,200

STEP	PRIOR CARRIER AMOUNT UNKNOWN	PRIOR CARRIER AMOUNT KNOWN
Determine Prior to Coverage Percent	Number of months from banding date to United Concordia coverage effective date, divided by total length of treatment months (6/24 = 25%)	N/A—Actual prior amount paid of \$500 is known
Determine Maximum Amount Payable	Multiply the allowable orthodontic charges by the coverage level (\$3,200 x 50% = \$1,600) and take the lesser of this result or the lifetime orthodontic maximum (\$1,600 vs. \$1,000, maximum amount payable = \$1,000)	Multiply the allowable orthodontic charges by the coverage level (\$3,200 x 50% = \$1,600) and take the lesser of this result or the lifetime orthodontic maximum (\$1,600 vs. \$1,000, maximum amount payable = \$1,000)
Determine Prior to Coverage Amount	Multiply prior to coverage percent by maximum amount payable (25% x \$1,000 = \$250)	Use actual amount paid (\$500)
Calculate Benefit Payable	Subtract the prior to coverage amount from the maximum amount payable (\$1,000 - \$250 = \$750 benefit payable)	Subtract the prior to coverage amount from the maximum amount payable (\$1,000 - \$500 = \$500 benefit payable)

Endodontics: Claims for endodontic work are reimbursed by United Concordia based on the completed date of service.

Fixed Bridgework: Claims for fixed bridgework are covered by United Concordia only if initiation of treatment (date impressions are made) and preparation of teeth and placement occur after the United Concordia dental plan coverage effective date.

Crowns, Inlays and Onlays: Claims for crowns, inlays and onlays are covered by United Concordia only if initiation of treatment and preparation of teeth and placement occur after the United Concordia dental plan coverage effective date.



Questions? Call Customer Service at 1-800-332-0366 or visit www.unitedconcordia.com