

## Dental Benefits Summary for USW Local 1000086 Merck EES H W Plan

Group Number: 902191-000

Network: ElitePLUS

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 Bitewing X-rays All Other X-rays Cleanings & Fluoride Treatments Sealants Palliative Treatment Space Maintainers	100%	100%
<b>Class II – Basic Services</b>		
Basic Restorative (Fillings) Posterior Resins Simple Extractions Repairs of Crowns, Inlays, Onlays Endodontics Nonsurgical Periodontics Surgical Periodontics Complex Oral Surgery General Anesthesia	80%	80%
<b>Class III – Major Services</b>		
Implants Repairs of Bridges & Dentures Inlays, Onlays, Crowns Prosthetics (Bridges, Dentures)	80%  50%	80%  50%
<b>Orthodontics for dependent children to age 26; Member and spouse to any age</b>		
Diagnostic, Active, Retention Treatment	50%	50%
<b>Included Plan Features</b>		
Pregnancy Benefit	• Covers 1 additional cleaning during pregnancy	
<b>Maximums &amp; Deductibles (applies to the combination of services received from network and non-network dentists)</b>		
Contract Year Program Deductible (per person) (Jan 1 - Dec 31)	\$25 Excludes Class I & Orthodontics	
Contract Year Program Maximum (per person) (Jan 1 - Dec 31)	\$2,000 Excludes Orthodontics	
Lifetime Orthodontic Maximum (per person)	\$1,500	
<b>Reimbursement</b>	<b>ElitePLUS</b>	<b>90<sup>th</sup> Percentile</b>

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

1. Dependent children covered to age 26.

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). United Concordia Dental's standard exclusions and limitations apply.

**Note: This information is an overview of your health plan dental benefit. Benefits and co-payments are subject to change by your Fund Trustees. Any discrepancy between this Summary and the Plan, The Plan Document will govern.**

Revision Date: September 1, 2018