

# In-network versus out- of-network

United **Concordia**  
**dental**<sup>SM</sup>

We're making it simple  
and comparing your  
options side-by-side.



## Choosing an in-network dentist

- Negotiated discounts on covered services
- Lower out-of-pocket costs
- Less paperwork

### **It's true, you can save more by visiting an in-network dentist**

Through our large nationwide network, it's easy to find an in-network dentist. When you stay in network, you benefit from lower out-of-pocket costs because we've negotiated discounted charges that are passed on to you.

You'll be getting high-quality care you can trust through our network of dentists with verified credentials — there's even an on-site inspector. And you'll save time since in-network dentists file the claims, so you don't have to.

## Choosing an out-of-network dentist

- Full standard charges
- Higher out-of-pocket costs
- File your own claims

### **You prefer an out-of-network dentist**

Opting for out-of-network dental services means choosing providers who have not agreed to United Concordia's contracted rates. You can still see them, but services rendered out of network generally cost more, and the out-of-network provider can bill you for anything over the amount that United Concordia allows. In addition, if you have a Preferred plan, you may have to pay a greater percentage of the cost of the service.

If you visit an out-of-network dentist, you might need to file your own claim. Find forms and details about filing at [www.unitedconcordia.com/claims](http://www.unitedconcordia.com/claims). Claim payments can be issued to you, then you coordinate provider payment plus any balance due.

# We make it easy to find an in-network dentist.

United Concordia has nearly 147,600 dentists at over 548,300 access points nationwide, including rural and remote areas other insurers don't cover. And about 97% of our members have access to at least two general network dentists within 10 miles of where they work or live.



Visit **UnitedConcordia.com** and click on Find a Dentist



Type in office location or dentist's name



Select your network from drop-down list



Sort by dentist type, distance, gender, language and county



When scheduling an appointment, confirm they accept United Concordia Dental insurance and are an in-network provider. To avoid surprises, please check your benefits summary for full coverage details.

This content is provided for informational purposes only. Refer to your plan documents for a complete listing of covered services, coinsurances, and limitations and exclusions or ask your employer about plan details. You may also log in to MyDentalBenefits to see specifics of coverage or call United Concordia Customer Service at 1-866-357-3304 for assistance. Dental plans are administered by United Concordia Companies, Inc. and underwritten by United Concordia Insurance Company and United Concordia Insurance Company of New York. For information about which companies are licensed in your state, visit the "Disclaimers" link at UnitedConcordia.com. Administrative and claims offices are located at 1800 Center Street, Suite 2B 220, Camp Hill, PA 17011 (1-800-332-0366).

<sup>1</sup> A participating dentist agrees to accept his/her charge or the United Concordia Maximum Allowable Charge, whichever is lower, as payment in full for covered services and to bill members only for applicable deductibles, coinsurance, or amounts exceeding contractual maximums. Participating dentist may bill members at non-discounted rates for non-covered services, which are defined as any service for which no payment is made under the applicable plan or arrangement for any reason. Dentists who have agreed to accept an allowance from United Concordia for covered services, non-covered services, and services which go beyond the annual maximum are denoted by a "\$ave!" symbol in the provider directory.

<sup>2</sup> Deductibles and yearly or lifetime maximums may impact financial responsibility. Refer to your plan for details.