

Save More with a Network Dentist

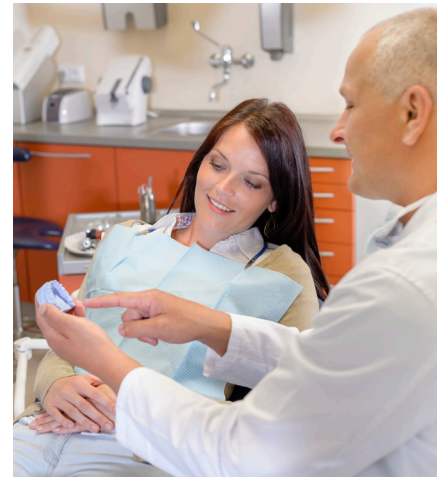
United Concordia's large, nationwide dentist network, combined with our knowledge of local markets, means you can find affordable, quality care with great service no matter where you live.

What Is a Network Dentist?

Network dentists agree to accept United Concordia's discounted fees as payment in full for covered services. Non-network dentists can charge you more. This means you'll lower your out-of-pocket expense using a network dentist.

You can still receive care from any licensed dentist. But your benefits may differ and your out-of-pocket costs could be higher with a non-network dentist. Using a network dentist maximizes your dental benefits because they:

SAVE MONEY—A network dentist saves you the difference between our negotiated fees and the dentist's regular charges. And, you stretch your benefit dollars by getting more services before reaching your annual maximum.



Using a network dentist maximizes your benefits

Savings Example¹

Member's Annual Dental Care	Example Dentist Charge	Network Dentist Visit—Member Responsibility ²	Non-network Dentist Visit—Member Responsibility	Member's Savings for Visiting a Network Dentist
2 Cleanings	\$151	\$0	\$63	\$63
2 Exams	\$85	\$0	\$45	\$45
1 Set X-rays	\$117	\$0	\$59	\$59
2 Composite Fillings	\$227	\$22	\$149	\$127
1 Crown	\$931	\$324	\$611	\$287
TOTAL	\$1,512	\$346	\$928	\$582

1. Savings estimates based on internal data for zip code 17110, as of 5/17; savings will vary by dentist, service and geographic region.
2. All services performed by an Alliance network dentist.

SAVE TIME—Network dentists file your claims for you, saving you time and the hassle of paperwork.

SAVE WORRY—Every network dentist goes through a rigorous review, so you know you're getting high-quality care.

You Can Find Quality Care No Matter Where You Live

Finding YOUR Dentist

It's not just about finding a dentist; it's about finding YOUR dentist. While our vast network includes 97,000 dentists,* we also understand your local market. We research the facilities and costs in your area, and carefully screen and qualify each dentist to help you get the best dental care.

How to Find a Dentist

It's simple to search, compare and get directions to a network dentist with the **Find a Dentist** tool on [UnitedConcordia.com](https://www.unitedconcordia.com).

You can search by specialty, county, ZIP code, street address, dentist or practice name. If your dentist is not in our network, and you'd like him or her to participate, go to the **Members** section of [UnitedConcordia.com](https://www.unitedconcordia.com), select **Forms**, and click **Nominate Your Dentist**.

Can I use my Health Savings Account to pay for out-of-pocket dental services?

Yes. You may use the funds in your HSA to pay for out-of-pocket expenses related to dental treatments. Cosmetic dental services such as teeth whitening are ineligible.



*Wherever you live or work, you'll probably find two or more of our network dentists within 10 miles.**

UNITED CONCORDIA[®] DENTAL
Protecting More Than Just Your Smile[®]

*Based on United Concordia Dental internal research and reports, 05/17.

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