

Enroll in dental coverage through your Pennsylvania Farm Bureau membership

Your oral health is connected to your overall health. That's why enrolling in a dental plan can help keep your smile — and your whole body — healthy for a lifetime.

With more than 11,000 Pennsylvania dentist locations in your Advantage Plus network, it's easy to find an office nearby. While you can see any dentist you want, here's how you'll maximize your benefits by visiting in-network dentists:

- **Saves you money**—United Concordia's in-network dentists accept our negotiated fees or maximum allowable charges (MACs) as payment-in-full for covered services, offering significant savings off their standard charges. This means no balance-billing for you.
- **Saves you time**—In-network providers agree to file claims, so it's one less thing for you to worry about.
- **Stretches your benefit dollars**—Paying less for care from an in-network dentist lets you enjoy more covered services before reaching your annual maximum.
- **Provides peace of mind**—All in-network dentists undergo rigorous review through our quality assurance process and routine verification of their credentials.
- **Helps you know your costs**—In-network dentists can submit predeterminations before performing a procedure, so you can know upfront if the treatment is covered and how much you can expect to pay out-of-pocket

Find in-network dentists

- Visit UnitedConcordia.com/FindaDentist.
- Select your Advantage *Plus* network.
- Or call 1-866-851-7568 from 8 a.m.-6 p.m. ET.

Sign up for the College Tuition Benefit[®]

Need help affording college? Each year you're eligible for the program, you'll earn Tuition Rewards[®] points redeemable for tuition discounts at over 455 participating private colleges and universities. Sign up in your *MyDentalBenefits* account on or after your plan's effective date.

Enroll in a United Concordia Dental plan today.

The grid on the back shows your plan options. Just complete your enrollment application, then return it to the Farm Bureau at the address listed.

Once enrolled, take advantage of United Concordia's additional online services:

- Create your online *MyDentalBenefits* account for quick access to your plan details, claims status, extra ID cards, plus live chat with customer service.
- Contact customer service anytime you need help.
- Brush up on the latest dental health topics

Learn more. Call PFB Health Services at 1-800-522-2375.

Pennsylvania Farm Bureau Member Dental Plan Options

	STANDARD	ENHANCED
Benefit Category ¹	Plan Pays ²	Plan Pays ²
Class I—Diagnostic/Preventive Services		
Exams	100%	100%
Cleanings & Fluoride Treatments (includes 1 additional cleaning during pregnancy)		
X-rays		
Sealants		
Space Maintainers		
Palliative Treatment (Emergency)		
Nonsurgical Periodontics (includes coverage for <i>Smile for Health</i> [®] enhanced periodontal services ³)		
Class II—Basic Services		
Basic Restorative (Fillings, etc.)	80%	80%
Simple Extractions		
Endodontics		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
Complex Oral Surgery		
General Anesthesia		
Class III—Major Services		
Surgical Periodontics	Not Covered	50%
Inlays, Onlays, Crowns		
Prosthetics (Bridges, Dentures)		
Orthodontics (dependents to age 19)		
Diagnostic, Active, Retention Treatment	Not Covered	50%
Included Plan Features		
The College Tuition Benefit [®] —College Savings Program ⁴	<ul style="list-style-type: none"> • Earn Tuition Rewards[®] points redeemable for tuition discounts • Receive 2,000 at signup, then 2,000 points/year • Each child enrolled receives a one-time bonus of 500 Tuition Rewards points • One Tuition Rewards point = \$1 reduction in full tuition • Use Tuition Rewards points at participating private colleges and universities 	
Pregnancy Benefit	<ul style="list-style-type: none"> • Covers 1 additional cleaning during pregnancy • Covers 1 additional periodontal maintenance 	
Smile for Health [®] —Wellness ⁵ Provides periodontal care for people with certain chronic medical conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke	<ul style="list-style-type: none"> • Covers 1 additional periodontal maintenance per year and all are covered at 100% • Scaling and root planing are covered at 100% • 4 periodontal surgery procedures are covered at 100% 	
Program Maximums/Deductibles		
Annual Program Deductible	None	None
Annual Program Maximum (per person)	\$1,000	\$1,500
Lifetime Orthodontic Maximum	Not Applicable	\$1,500

1. Unmarried dependent children and students are covered to age 23.

2. The listed network percentages represent the portion of United Concordia's maximum allowable charges (MACs) for which the plan will be responsible. Network providers agree to accept United Concordia's MAC for covered services as payment-in-full and also agree to file claims for you. If you or your family members receive services from a non-network provider, United Concordia will apply the percentages shown to the 90th percentile for covered services and you will be responsible for the difference, up to the provider's charge. United Concordia's standard exclusions and limitations apply.

3. Includes certain diagnostic, preventive and periodontal services. See your certificate of coverage for details.

4. Tuition Rewards[®] is a Registered Trademark of and administered by SAGE Scholars, Inc. Participation in the program is contingent upon enrollment with SAGE Scholars, Inc. Tuition Rewards are not an underwritten benefit but a value-added program. Tuition Rewards not available in all jurisdictions (SAGE). SAGE is not a subsidiary or affiliate of United Concordia Insurance Company (UCIC). Subject to eligibility requirements and terms and conditions. Tuition Rewards are a value-added program and not an insured benefit. Program participation subject to enrollment with SAGE. "Points" are credits that may be used to discount the cost of Tuition and have no cash value. UCCI does not provide services related to this program. Tuition Rewards not available in all jurisdictions. Program subject to change without notice.

5. Members (subscribers or covered dependents) with certain medical conditions must sign up for this program through *MyDentalBenefits* on UnitedConcordia.com.

For more information, contact PFB Health Services at 1-800-522-2375.