

## Dental Benefits Summary

Effective Date: 01/01/2025

Network: *Elite Prime*

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	100%	100%
Bitewing X-rays		
All Other X-rays		
Cleanings & Fluoride Treatments		
Sealants		
Space Maintainers		
Palliative Treatment		
<b>Class II – Basic Services</b>		
Basic Restorative (Fillings)	100%	100%
Simple Extractions		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
Endodontics		
Nonsurgical Periodontics		
Surgical Periodontics		
Complex Oral Surgery		
General Anesthesia		
<b>Class III – Major Services</b>		
Inlays, Onlays, Crowns	50%	50%
Prosthetics (Bridges, Dentures)		
<b>Orthodontics for dependent children to age 19</b>		
Diagnostic, Active, Retention Treatment	50%	50%
<b>Included Plan Features</b>		
The College Tuition Benefit® – College Savings Program <sup>3</sup>	<ul style="list-style-type: none"> <li>• Earn Tuition Rewards® points redeemable for tuition discounts</li> <li>• Receive 2,000 at signup, then 2,000 points/year</li> <li>• Each child enrolled receives a one-time bonus of 500 Tuition Rewards points</li> <li>• One Tuition Rewards point = \$1 reduction in full tuition</li> <li>• Use Tuition Rewards points at participating private colleges and universities</li> </ul>	
<b>Maximums &amp; Deductibles (applies to the combination of services received from network and non-network dentists)</b>		
Annual Program Deductible (per person/per family)	\$50/\$150 Excludes Class I & Orthodontics	
Annual Program Maximum (per person)	\$1,000 Excludes Orthodontics	
Lifetime Orthodontic Maximum (per person)	\$750	
Reimbursement	<i>Elite Prime</i>	Advantage

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

Proposed Dental Rates	12 Month Rates
Employee Only	\$29.13
Employee and Spouse	\$86.34
Employee + Child	\$86.34
Employee + Children	\$86.34
Employee + Family	\$86.34