United **Concordia** dental





United Concordia Dental offers a nationwide network that makes it easy to find an in-network dentist. And when you stay in network, you'll enjoy benefits like:

- Lower out-of-pocket costs.*
- **High-quality care.** Dentists have their credentials verified and receive on-site inspections.
- **Time savings.** Most in-network dentists file claims for you, so you don't have to deal with paperwork.

Follow these steps to find an in-network dentist:

- 1. Visit UnitedConcordia.com.
- 2. Click on Find a Dentist.
- 3. Type in an office location or dentist's **name**.
- 4. Select your **network** from the drop-down list.

Your network is Concordia Advantage

5. You can sort by dentist type, distance, gender, language and county.

What if I go out of network?

You have the flexibility to see an out-of-network dentist, but you'll usually pay more out of pocket. You may also have to file claims yourself.





United **Concordia** dental[®]

*In-network dentists are required to accept full reimbursement from United Concordia for covered services and to bill member only for applicable deductibles, coinsurance, and/or amounts exceeding contractual maximums.

The Group Policy or Contract and Certificate of Insurance/Coverage ("Plan Documents") include a complete listing of covered services, limitations, exclusions, and cancellation and renewal provisions. In the event of conflict, the Plan Documents will govern. PPO products are administered by United Concordia Companies, Inc. (UCCI) and underwritten by: United Concordia Insurance Company and United Concordia Insurance Company of New York. Not all products are available in all jurisdictions. Concordia Advantage network is not available in all states. United Concordia policies are limited benefit policies covering dental benefits only. Administrative and claims offices are located at 1800 Center Street, Suite 28 220, Camp Hill, PA 17011 (1-800-332-0366).

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