



## *Did you know?*

**United Concordia offers affordable PPO dental plans for individuals and families**

- ✓ Pays up to 100% of routine care
- ✓ No waiting periods for diagnostic or preventive services
- ✓ Provides actual coverage—not just discounts
- ✓ Visit any dentist—save more when you visit an *Advantage Plus* network dentist
- ✓ Friendly, knowledgeable customer service available Monday through Friday, 8 a.m. to 8 p.m. ET



**UNITED CONCORDIA®**  
Insuring America's Dental Health

**For more information or to enroll:**  
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## Find the plan that's right for you:

- 1.** Visit **www.iDental.com**
- 2.** Click on **Research Plans**
- 3.** Enter your ZIP Code and age and get a quote in seconds

### Available Plans ▶

Available Plans ▶	Policy Pays				
	IND 101	IND 201	IND 301	IND 401	IND 501
Class I—Diagnostic and Preventive Services					
<ul style="list-style-type: none"><li>• Exams</li><li>• X-Rays</li><li>• Cleanings</li><li>• Fluoride Treatments</li></ul>	100% (no waiting period)	100% (no waiting period)	50% (no waiting period)	100% (no waiting period)	0% (no waiting period)
<ul style="list-style-type: none"><li>• Palliative Treatment (Emergency)</li></ul>					60% (no waiting period)
Class II—Basic Services					
<ul style="list-style-type: none"><li>• Sealants</li><li>• Space Maintainers</li><li>• Repairs of Crowns, Inlays, Onlays and Dentures</li></ul>	0%	80% (6-month waiting period)	50% (6-month waiting period)	80% (6-month waiting period)	0%
<ul style="list-style-type: none"><li>• Basic Restorative (Fillings, etc.)</li><li>• Simple Extractions</li></ul>				50% (6-month waiting period)	60% (6-month waiting period)
Class III—Major Services					
<ul style="list-style-type: none"><li>• Complex Oral Surgery</li><li>• Endodontics (Root canals, etc.)</li><li>• General Anesthesia and/or Nitrous Oxide and/or IV Sedation</li><li>• Nonsurgical Periodontics</li><li>• Surgical Periodontics</li><li>• Crowns, Inlays, Onlays</li><li>• Prosthetics (Dentures)</li></ul>	0%	0%	0%	50% (12-month waiting period)	60% (6-month waiting period)
Annual Deductible Per Insured Person (Per Contract Year)	\$0	\$50	\$50	\$50	\$50 (Class II & III only)
Annual Maximum Per Insured Person (Per Contract Year)	Unlimited	\$1,500	\$1,500	\$1,500	\$1,500

The percentage in the Policy Pays column is the percentage of the policy's maximum allowable charge that the policy will pay for covered services provided by either a participating dentist or a nonparticipating dentist. Participating dentists accept the maximum allowable charge as payment in full. Nonparticipating dentists may bill you for the difference between their charge and the maximum allowable charge paid by the policy. Dependent children are eligible to age 26 in all states.

MEM-0177-0811 • This advertisement is not an offer of coverage or proposal of insurance. The United Concordia Individual Dental Insurance Policy ("Policy") includes a complete listing of covered services, limitations, exclusions, cancellation and renewal provisions. In the event of conflict, the Policy will govern. PPO individual dental products underwritten by: United Concordia Insurance Company when issued in AR, AZ, CA, CO, CT, FL, IN, LA, MI, MS, OH, OK, OR, TN, TX, WA and WV; United Concordia Life and Health Insurance Company when issued in DC, DE, KY, MO and PA; and United Concordia Dental Corporation of Alabama when issued in AL. United Concordia Insurance Company is not licensed in AL, DE, DC, IL, KY, MD, MO, NJ, NY, NC, and PA. Not all products are available in all jurisdictions. United Concordia policies cover dental benefits only. For a complete listing of the products available in your area, exclusions, limitations, renewal, cancellation and cost information, log on to our website at [www.unitedconcordia.com](http://www.unitedconcordia.com). United Concordia Insurance Company, California certificate of authority number 3739-0, is domiciled in Arizona at its statutory address, 2198 East Camelback Road, Suite 260, Phoenix, AZ 85016. Available Concordia products are underwritten by United Concordia Insurance Company in OK and written on OK policy form OKIN01-0310UCIC. The administrative office of UCCI and/or its licensed corporate affiliates is located at 4401 Deer Path Road, Harrisburg, PA 17110.

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