United Concordia

Concordia Plus Schedule of Benefits Plan ST09

IMPORTANT INFORMATION ABOUT YOUR PLAN

- This Schedule of Benefits provides a listing of procedures covered by Your Plan. For procedures that require a Copayment, the amount to be paid is shown in the column titled "Member Pays \$." You pay these Copayments to the dental office at the time of service.
- You must select a United Concordia Primary Dental Office (PDO) to receive Covered Services. Your PDO will perform the below procedures or refer You to a Specialty Care Dentist for further care. Treatment by an Out of Network Dentist is not covered, except as described in the Certificate of Coverage.
- Only procedures listed on this Schedule of Benefits are Covered Services. For services not listed (not covered), You are responsible for the full fee charged by the dentist. Procedure codes and member Copayments may be updated to meet American Dental Association (ADA) Current Dental Terminology (CDT) in accordance with national standards.
- ⇒ For a complete description of Your Plan, please refer to the Certificate of Coverage and the Schedule of Exclusions and Limitations in addition to this Schedule of Benefits.
- ➡ If You have any questions about Your United Concordia Dental Plan, please call Our Customer Service Department toll free at 1-888-638-3384 or access Our Website at www.unitedconcordia.com.

ADA CODE	ADA DESCRIPTION	Member Pays \$	ADA CODE	ADA DESCRIPTION	Member Pays \$
	CLINICAL ORAL EVALUATIONS			SPACE MAINTENANCE	
D0120	Periodic oral evaluation - established patient	0		(passive appliances)	
D0140	Limited oral evaluation - problem focused	0		Space maintainer - fixed - unilateral	0
D0145	Oral evaluation for a patient under three years			Space maintainer - fixed - bilateral	0
	of age and counseling with primary caregiver	0	1	Space maintainer - removable - unilateral	0
D0150	Comprehensive oral evaluation - new or		D1555	Removal of fixed space maintainer	0
	established patient	0		AMALGAM RESTORATIONS	
D0170	Re-evaluation - limited, problem focused			(including polishing)	
	(established patient; not post-operative visit)	0		Amalgam - one surface, primary or permanent	0
D0180	Comprehensive periodontal evaluation - new	•		Amalgam - two surfaces, primary or permanent	0
	or established patient	0		Amalgam - three surfaces, primary or permanent	0
	RADIOGRAPHS/DIAGNOSTIC IMAGING		D2161	Amalgam - four or more surfaces, primary or	•
D0040	(including interpretation)	0		permanent	0
	Intraoral - complete series (including bitewings)	0		RESIN-BASED COMPOSITE RESTORATIONS - DIREC	
	Intraoral - periapical first film	0		Resin-based composite - one surface, anterior	0
	Intraoral - periapical each additional film	0		Resin-based composite - two surfaces, anterior	0
	Intraoral - occlusal film	0 0		Resin-based composite - three surfaces, anterior	
	Bitewing - single film	0	D2335	Resin-based composite - four or more surfaces o	
	Bitewings - two films Bitewings - three films	0	D0004	involving incisal angle (anterior)	70
	Bitewings - four films	0		Resin-based composite - one surface, posterior	40
	Vertical bitewings - 7 to 8 films	0		Resin-based composite - two surfaces, posterior	60
	Panoramic film	0		Resin-based composite - three surfaces, posterio	r 72
	Cephalometric film	0	D2394	Resin-based composite - four or more surfaces,	0.4
B0010	TESTS AND EXAMINATIONS			posterior	84
D0460	Pulp vitality tests	0	D2510	INLAY/ONLAY RESTORATIONS Inlay - metallic - one surface	60
	Diagnostic casts	0		Inlay - metallic - one surface Inlay - metallic - two surfaces	100
D0+70	DENTAL PROPHYLAXIS			Inlay - metallic - two surfaces Inlay - metallic - three or more surfaces	120
D1110	Prophylaxis - adult	0		Onlay - metallic - two surfaces	20
	Prophylaxis - addit	0		Onlay - metallic - three surfaces	30
D1120		U	1	Onlay - metallic - four or more surfaces	50
	TOPICAL FLUORIDE TREATMENT		52011	CROWNS - SINGLE RESTORATIONS ONLY	
D1203	(office procedure) Topical application of fluoride - child	0	D2710	Crown - resin-based composite (indirect)	77
	Topical application of fluoride - adult	0		Crown - 3/4 resin-based composite (indirect)	86
	Topical fluoride varnish; therapeutic application	U		Crown - porcelain/ceramic substrate	270
D1200		0		Crown - porcelain fused to high noble metal	276
	for moderate to high caries risk patients	0		Crown - porcelain fused to predominantly base	
D4000	OTHER PREVENTIVE SERVICES	0		metal	258
	Oral hygiene instructions	0	D2752	Crown - porcelain fused to noble metal	270
D1351	Sealant - per tooth	0		Crown - 3/4 cast high noble metal	228
				Crown - 3/4 cast predominantly base metal	228
				Crown - 3/4 cast noble metal	228

ADA CODE	ADA DESCRIPTION	Member Pays \$	ADA CODE	ADA DESCRIPTION	Member Pays \$
	Crown - 3/4 porcelain/ceramic	228	D3425	Apicoectomy/periradicular surgery - molar	
	Crown - full cast high noble metal Crown - full cast predominantly base metal	228 258	D0.400	(first root)	107
	Crown - full cast predominantly base metal	264	D3426	Apicoectomy/periradicular surgery (each additional root)	41
	Crown - titanium	290	D3450	Root amputation - per root	50
	OTHER RESTORATIVE SERVICES			OTHER ENDODONTIC PROCEDURES	
D2910	Recement inlay, onlay, or partial coverage restoration	15	D3920	Hemisection (including any root removal),	4.4
D2920	Recement crown	15		not including root canal therapy SURGICAL SERVICES	41
	Prefabricated stainless steel crown - primary tooth	า 48		(including usual postoperative care)	
D2931	Prefabricated stainless steel crown - permanent tooth	56	D4210	Gingivectomy or gingivoplasty - four or more	
D2934	Prefabricated esthetic coated stainless steel	30		contiguous teeth or tooth bounded spaces per quadrant	125
	crown - primary tooth	48	D4211	Gingivectomy or gingivoplasty - one to three	123
	Sedative filling Core buildup, including any pins	0 100		contiguous teeth or tooth bounded spaces per	
	Pin retention - per tooth, in addition to restoration	100	D4240	quadrant Gingiyal flap procedure, including root planing	50
	Post and core in addition to crown, indirectly		D4240	Gingival flap procedure, including root planing - four or more contiguous teeth or tooth bounded	
Danea	fabricated	108		spaces per quadrant	135
D2953	Each additional indirectly fabricated post - same tooth	45	D4241	Gingival flap procedure, including root planing -	
D2954	Prefabricated post and core in addition to crown	108		one to three contiguous teeth or tooth bounded spaces per quadrant	54
	Each additional prefrabricated post - same tooth	45	D4245	Apically positioned flap	110
	Temporary crown (fractured tooth) Additional procedures to construct new crown	65		Clinical crown lengthening - hard tissue	105
DZ071	under existing partial denture framework	25	D4260	Osseous surgery (including flap entry and closure) - four or more contiguous teeth or	
	PULP CAPPING			tooth bounded spaces per quadrant	210
	Pulp cap - direct (excluding final restoration)	0	D4261	Osseous surgery (including flap entry and	
D3120	Pulp cap - indirect (excluding final restoration)	0		closure) - one to three contiguous teeth or	110
D3220	PULPOTOMY Therapeutic pulpotomy (excluding final restoration	2) -	D4263	tooth bounded spaces per quadrant Bone replacement graft - first site in quadrant	115
DOZZO	removal of pulp coronal to the dentinocemental	.,		Free soft tissue graft procedure (including donor	
	junction and application of medicament	25	D4074	site surgery)	100
	Pulpal debridement, primary and permanent teeth Partial pulpotomy for apexogenesis – permanent	15	D4274	Distal or proximal wedge procedure (when not performed in conjunction with surgical	
DUZZZ	tooth with incomplete root development	25		procedures in the same anatomical area)	45
	ENDODONTIC THERAPY ON PRIMARY TEETH		1	Soft tissue allograft	100
D3230	Pulpal therapy (resorbable filling) - anterior,		D4276	Combined connective tissue and double pedicle graft, per tooth	100
D2240	primary tooth (excluding final restoration)	40		NON-SURGICAL PERIODONTAL SERVICES	100
D3240	Pulpal therapy (resorbable filling) - posterior, primary tooth (excluding final restoration)	55		Provisional splinting - intracoronal	40
	ENDODONTIC THERAPY			Provisional splinting - extracoronal	40
	(including treatment plan, clinical procedures		D4341	Periodontal scaling and root planing - four or more teeth per quadrant	60
D3310	and follow-up care) Endodontic therapy, anterior tooth (excluding		D4342	Periodontal scaling and root planing - one to	
D0010	final restoration)	108	D 4055	three teeth per quadrant	16
D3320	Endodontic therapy, bicuspid tooth (excluding		D4355	Full mouth debridement to enable comprehensive evaluation and diagnosis	: 50
D3330	final restoration) Endodontic therapy, molar (excluding final	144	D4381	Localized delivery of antimicrobial agents via a	00
D3330	restoration)	198		controlled release vehicle into diseased crevicular	
	ENDODONTIC RETREATMENT			tissue, per tooth, per report	100
D3346	Retreatment of previous root canal therapy -		D4010	OTHER PERIODONTAL SERVICES Periodontal maintenance	30
D2247	anterior	198	D4810	COMPLETE DENTURES	30
D334/	Retreatment of previous root canal therapy - bicuspid	234		(including routine post-delivery care)	
D3348	Retreatment of previous root canal therapy -	_0.		Complete denture - maxillary	264
	molar	288		Complete denture - mandibular Immediate denture - maxillary	264 288
D2440	APICOECTOMY/PERIRADICULAR SERVICES	107		Immediate denture - mandibular	288
	Apicoectomy/periradicular surgery - anterior Apicoectomy/periradicular surgery - bicuspid	107			
•	(first root)	107			

ADA CODE	ADA DESCRIPTION	Member Pays \$	ADA CODE	ADA DESCRIPTION	Member Pays \$
	PARTIAL DENTURES			SURGICAL SERVICES	
DE044	(including routine post-delivery care)		D6010	Surgical placement of implant body: endosteal	
D5211	Maxillary partial denture - resin base (including any conventional clasps, rests and teeth)	174		implant	1983
D5212	Mandibular partial denture - resin base (including			Surgical placement: eposteal implant	1983
	any conventional clasps, rests and teeth)	174		Surgical placement: transosteal implant Implant removal, by report	1783 172
D5213	Maxillary partial denture - cast metal framework		D0100	IMPLANT SUPPORTED PROSTHETICS	112
	with resin denture bases (including any conventional clasps, rests and teeth)	270	D6058	Abutment supported porcelain/ceramic crown	1030
D5214	Mandibular partial denture - cast metal frameworl		D6059	Abutment supported porcelain fused to metal	
20211	with resin denture bases (including any	•	B0000	crown (high noble metal)	1030
	conventional clasps, rests and teeth)	270	D6060	Abutment supported porcelain fused to metal crown (predominantly base metal)	970
D5225	Maxillary partial denture - flexible base (including	0.50	D6061	Abutment supported porcelain fused to metal	970
DESSE	any clasps, rests and teeth)	350	50001	crown (noble metal)	985
D5226	Mandibular partial denture - flexible base (including any clasps, rests and teeth)	350	D6062	Abutment supported cast metal crown (high	
D5281	Removable unilateral partial denture - one piece	000		noble metal)	1036
	cast metal (including clasps and teeth)	78	D6063	Abutment supported cast metal crown	025
	ADJUSTMENTS TO DENTURES		D6064	(predominantly base metal) Abutment supported cast metal crown (noble	925
	Adjust complete denture - maxillary	7	D0004	metal)	985
	Adjust complete denture - mandibular	7		Implant supported porcelain/ceramic crown	1030
	Adjust partial denture - maxillary	7	D6066	Implant supported porcelain fused to metal crown	
D5422	Adjust partial denture - mandibular	7	Denez	(titanium, titanium alloy, high noble metal)	1030
D5510	REPAIRS TO COMPLETE DENTURES Repair broken complete denture base	21	D6067	Implant supported metal crown (titanium, titanium alloy, high noble metal)	1036
	Replace missing or broken teeth - complete	21	D6094	Abutment supported crown – (titanium)	987
	denture (each tooth)	28		OTHER IMPLANT SERVICES	
	REPAIRS TO PARTIAL DENTURES		D6092	Recement implant/abutment supported crown	66
D5610	Repair resin denture base	23	D6095	Repair implant abutment, by report	166
	Repair cast framework	33		FIXED PARTIAL DENTURE PONTICS	
	Repair or replace broken clasp	23		Pontic - indirect resin based composite	290
	Replace broken teeth - per tooth Add tooth to existing partial denture	18 23		Pontic - cast high noble metal Pontic - cast predominantly base metal	276 258
	Add clasp to existing partial denture	33		Pontic - cast predominantly base metal	264
	Replace all teeth and acrylic on cast metal		I	Pontic - titanium	297
	framework (maxillary)	147		Pontic - porcelain fused to high noble metal	276
D5671	Replace all teeth and acrylic on cast metal	4.47	D6241	Pontic - porcelain fused to predominantly	050
	framework (mandibular)	147	D6242	base metal Pontic - porcelain fused to noble metal	258 264
D5710	DENTURE REBASE PROCEDURES Rebase complete maxillary denture	55		Pontic - porcelain/ceramic	258
	Rebase complete mandibular denture	55 55		XED PARTIAL DENTURE RETAINERS - INLAYS/ONLA	
	Rebase maxillary partial denture	48		Onlay - cast high noble metal, two surfaces	150
	Rebase mandibular partial denture	48	D6612	Onlay - cast predominantly base metal,	
	DENTURE RELINE PROCEDURES		D0044	two surfaces	100
	Reline complete maxillary denture (chairside)	40	D6614	Onlay - cast noble metal, two surfaces	125
	Reline complete mandibular denture (chairside)	40	D0740	FIXED PARTIAL DENTURE RETAINERS - CROWNS	200
	Reline maxillary partial denture (chairside) Reline mandibular partial denture (chairside)	40 40		Crown - indirect resin based composite Crown - porcelain/ceramic	290 258
	Reline complete maxillary denture (laboratory)	55		Crown - porcelain/ceramic	276
	Reline complete mandibular denture (laboratory)	55		Crown - porcelain fused to predominantly	
D5760	Reline maxillary partial denture (laboratory)	55		base metal	258
D5761	Reline mandibular partial denture (laboratory)	55		Crown - porcelain fused to noble metal	264
DE0.10	INTERIM PROSTHESIS	405		Crown - full cast high noble metal Crown - full cast predominantly base metal	276 258
	Interim complete denture (maxillary) Interim complete denture (mandibular)	125 125		Crown - full cast predominantly base metal	264
	Interim complete denture (mandibular) Interim partial denture (maxillary)	105		Crown - titanium	290
	Interim partial denture (mandibular)	105		OTHER FIXED PARTIAL DENTURE SERVICES	
	OTHER REMOVABLE PROSTHETIC SERVICES		D6930	Recement fixed partial denture	17
D5850	Tissue conditioning, maxillary	25			
D5851	Tissue conditioning, mandibular	25			

ADA CODE		Member Pays \$	ADA CODE	ADA DESCRIPTION	Member Pays \$
	EXTRACTIONS			INTERCEPTIVE ORTHODONTIC TREATMENT	
	(includes local anesthesia, suturing, if needed, and		D8050	Interceptive orthodontic treatment of the	
D7111	routine postoperative care) Extraction, coronal remnants - deciduous tooth	8	Dooco	primary dentition	650
	Extraction, erupted tooth or exposed root	O	D8060	Interceptive orthodontic treatment of the transitional dentition	750
	(elevation and/or forceps removal)	20			
	SURGICAL EXTRACTIONS		D8070	COMPREHENSIVE ORTHODONTIC TREATMENT * Comprehensive orthodontic treatment of the	
	(includes local anesthesia, suturing, if needed, and routine postoperative care)		200.0	transitional dentition	1,800
D7210	Surgical removal of erupted tooth requiring		D8080	Comprehensive orthodontic treatment of the	
	elevation of mucoperiosteal flap and removal		Dovoo	adolescent dentition	1,950
D=000	of bone and/or section of tooth	27	D0090	Comprehensive orthodontic treatment of the adult dentition	2,200
	Removal of impacted tooth - soft tissue Removal of impacted tooth - partially bony	45 55		MINOR TREATMENT TO CONTROL HARMFUL HABIT	
	Removal of impacted tooth - completely bony	65		Removable appliance therapy	390
	Removal of impacted tooth - completely bony,			Fixed appliance therapy	370
	with unusual surgical complications	80		OTHER ORTHODONTIC SERVICES	
D7250	Surgical removal of residual tooth roots	0.5	D8680	Orthodontic retention (removal of appliances,	
	(cutting procedure)	35		construction and placement of retainer(s))	150
D7290	OTHER SURGICAL PROCEDURES Surgical access of an unerupted tooth	52	+	Orthodontic records fee	150
	Placement of device to facilitate eruption of	52	D0110	UNCLASSIFIED TREATMENT	
2.200	impacted tooth	13	Dallo	Palliative (emergency) treatment of dental pain - minor procedure	15
	Biopsy of oral tissue - hard (bone, tooth)	35		ANESTHESIA	
	Biopsy of oral tissue - soft	28	D9210	Local anesthesia not in conjunction with operative	9
D7288	Brush biopsy - transepithelial sample collection	45		or surgical procedures	20
	ALVEOLOPLASTY	10		Regional block anesthesia	26
	(surgical preparation of ridge for dentures)			Trigeminal division block anesthesia Local anesthesia	15 18
D7310	Alveoloplasty in conjunction with extractions -			Deep sedation/general anesthesia - first	.0
D7220	four or more teeth or tooth spaces, per quadrant Alveoloplasty not in conjunction with extractions -	23		30 minutes	205
D1320	four or more teeth or tooth spaces, per quadrant	30	D9221	Deep sedation/general anesthesia - each	400
D7321	Alveoloplasty not in conjunction with extractions -		D0241	additional 15 minutes Intravenous conscious sedation/analgesia -	103
	one to three teeth or tooth spaces, per quadrant	30	03241	first 30 minutes	205
	SURGICAL EXCISION OF INTRA-OSSEOUS LESIONS		D9242	Intravenous conscious sedation/analgesia -	
D7450	Removal of benign odontogenic cyst or tumor -	00		each additional 15 minutes	100
	lesion diameter up to 1.25 cm	60	D0040	PROFESSIONAL CONSULTATION	
D7471	EXCISION OF BONE TISSUE Removal of lateral exostosis (maxilla or mandible)	60	D9310	Consultation - diagnostic service provided by dentist or physician other than requesting dentist	
	Removal of torus palatinus	60		or physician	20
	Removal of torus mandibularis	60		PROFESSIONAL VISITS	20
D7485	Surgical reduction of osseous tuberosity	60	D9430	Office visit for observation (during regularly	
D = - 10	SURGICAL INCISION			scheduled hours) - no other services performed	0
D7510	Incision and drainage of abscess - intraoral soft tissue	35	D9440	Office visit, after regularly scheduled hours	30
	OTHER REPAIR PROCEDURES	33		DRUGS	
D7960	Frenulectomy (frenectomy or frenotomy) -		D9630	Other drugs and/or medicaments, by report	20
	separate procedure	53	D0054	MISCELLANEOUS SERVICES	20
	Frenuloplasty	27		Occlusal adjustment - limited Occlusal adjustment - complete	20 45
D7972	Surgical reduction of fibrous tuberosity	60	B0002	FOOTNOTES	10
D9010	LIMITED ORTHODONTIC TREATMENT		+	Please report under code D8999 "Unspecified ort	hodontic
D6010	Limited orthodontic treatment of the primary dentition	380		procedure, by report." Records include all diagnost	
D8020	Limited orthodontic treatment of the transitional	000		procedures, such as cephalometric films, full mou	
	dentition	405		rays, models, and treatment plans.	
D8030	Limited orthodontic treatment of the adolescent	400			
D8040	dentition Limited orthodontic treatment of the adult	430			
D0040	dentition	455			

Schedule of Exclusions and Limitations – DHMO

EXCLUSIONS

Except as specifically provided in this Certificate, Schedules of Benefits, Riders to the Certificate, no coverage will be provided for services, supplies or charges:

- Not specifically listed in the Schedule of Benefits as a Covered Service.
- Provided to Members by Out-of-Network Dentists except when immediate dental treatment is required as a result of a Dental Emergency occurring more than 50 miles from the Member's home.
- Which in the opinion of the treating dentist, or the Company, are not clinically necessary, or do not have a reasonable, favorable prognosis.

This exclusion does not apply to Group Contracts and Certificates issued and delivered in Maryland.

- 4. That are necessary due to lack of cooperation with Primary Dental Office, or failure to comply with a professionally prescribed Treatment Plan.
- Started or incurred prior to the Member's Effective Date of Coverage with the Company or started after the Termination Date of Coverage with the Company.
- For consultations by a Specialty Care Dentist for services not specifically listed on the Schedule of Benefits as a Covered Service.
- Services or supplies that are not deemed generally accepted standards of dental treatment.
- 8. That are the responsibility of Workers' Compensation or employer's liability insurance, or for treatment of any automobile related injury in which the Member is entitled to payment under an automobile insurance policy. The Company's benefits would be in excess to the third party benefits and therefore, the Company would have right of recovery for any benefits paid in excess.

For Group Contracts and Certificates issued and delivered in Missouri and New Jersey, only services that are the responsibility of Workers' Compensation or employer's liability insurance shall be excluded from this Plan.

For Group Contracts and Certificates issued and delivered in Texas, only services that are the responsibility of the employer's liability insurance, or for treatment of any automobile related injury shall be excluded from this Plan.

For Group Contracts and Certificates delivered in Maryland, only services related to Workers' Compensation or employer's liability insurance shall be excluded from this Plan.

For Group Contracts and Certificates issued and delivered in Florida, only services that are paid by Workers' Compensation or the employer's liability insurance, or for treatment of any automobile related injury in which the Member is entitled to payment under an automobile insurance policy shall be excluded from this Plan.

 Services and/or appliances that alter the vertical dimension, including, but not limited to, full mouth rehabilitation, splinting, fillings to restore tooth structure lost from attrition, erosion or abrasion, appliances or any other method.

This exclusion does not apply to Group Contracts and Certificates issued in Pennsylvania if the dental condition is as a result of an accidental injury.

- 10. For periodontal splinting of teeth by any method.
- 11. For replacement of lost, missing, stolen or damaged prosthetic device or orthodontic appliance or for duplicate dentures, prosthetic devices or any duplicative device.
- 12. For replacement of existing dentures that are, or can be made serviceable.
- 13. For prosthetic reconstruction or other services which require a prosthodontist.
- 14. For assistant at surgery.
- 15. For elective procedures, including prophylactic extraction of third molars.
- 16. For congenital mouth malformations or skeletal imbalances, including, but not limited to, treatment related to cleft palate, disharmony of facial bone, or required as the result of orthognathic surgery, including orthodontic treatment, and oral and maxillofacial services, associated hospital and facility fees, anesthesia, and radiographic imaging even if the condition requiring these services involves part of the body other than the mouth or teeth. This exclusion shall not apply to newly born children of Members as defined in the definition of Dependent.

For Group Contracts and Certificates issued and delivered in Kentucky and Pennsylvania, this exclusion shall not apply to newly born children of Members as defined under the definition of Dependent including newly adoptive children, regardless of age.

For Group Contracts and Certificates issued and delivered in Indiana and New Jersey, this exclusion shall not apply to newly born children of Members as defined under the definition of Dependent.

For Group Contracts and Certificates issued and delivered in Florida, this exclusion shall not apply for diagnostic or surgical dental (not medical) procedures rendered to a Member of any age.

For Group Contracts and Certificates issued in Florida, this exclusion does not apply to diagnostic or surgical dental (not medical) procedures for treatment of TMD rendered to a Member of any age as a result of congenital or developmental mouth malformation, disease, or injury and such procedures are covered under a Rider to the Certificate or the Schedule of Benefits.

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- 17. For diagnostic services and treatment of jaw joint problems by any method. These jaw joint problems include but are not limited to such conditions as temporomandibular joint disorder (TMD) and craniomandibular disorders or other conditions of the joint linking the jaw bone and the complex of muscles, nerves and other tissues related to that joint.
- 18. For implants, surgical insertion and/or removal of, and any appliances and/or crowns attached to implants.
- 19. For the following, which are not included as orthodontic benefits: retreatment of orthodontic cases, changes in orthodontic treatment necessitated by patient non-cooperation, repair of orthodontic appliances, replacement of lost or stolen appliances, special appliances (including, but not limited to, headgear, orthopedic appliances, bite planes, functional appliances or palatal expanders), myofunctional therapy, cases involving orthognathic surgery, extractions for orthodontic purposes, and treatment in excess of 24 months.

For Group Contracts and Certificates issued in Florida, this exclusion does not apply to diagnostic and surgical dental (not medical) procedures for treatment of TMD rendered to a Member of any age as a result of congenital or developmental mouth malformation, disease, or injury and such procedures are covered under a Rider to the Certificate or the Schedule of Benefits.

- For active orthodontic treatment if started prior to a Member's effective date.
- 21. For prescription or nonprescription drugs, home care items, vitamins or dietary supplements.
- For hospitalization and associated costs for rendering services in a hospital.

- 23. For house or hospital calls for dental services.
- 24. For any dental or medical services performed by a physician and/or services which benefits are otherwise provided under a health care plan of the employer.
- 25. Which are Cosmetic in nature as determined by the Company, including, but not limited to bleaching, veneer facings, personalization or characterization of crowns, bridges and/or dentures.

This exclusion does not apply to Group Contracts and Certificates issued and delivered in Pennsylvania for Cosmetic services required as the result of an accidental injury.

This exclusion does not apply to Group Contracts and Certificates issued and delivered in New Jersey for Cosmetic services for newly-born children of Members as defined in the definition of Dependent.

For Group Contracts and Certificates issued and delivered in Maryland services which are Cosmetic in nature, including, bleaching, veneer facings, personalization or characterization of crowns, bridges and/or dentures.

- 26. For broken appointments.
- 27. Arising from any intentionally self-inflicted injury or contusion when the injury is a consequence of the Member's commission of or attempt to commit a felony or engagement in an illegal occupation or of the Member's being intoxicated or under the influence of illicit narcotics.

This exclusion does not apply to Group Contracts and Certificates issued and delivered in Maryland and Ohio.

28. For any condition caused by or resulting from declared or undeclared war or act thereof, or resulting from service in the national guard or in the armed forces of any country or international authority.

LIMITATIONS - DHMO

The following services, if listed on the Schedule of Benefits, will be subject to limitations as set forth below:

- Bitewing x-rays one set(s) per six consecutive months through age 13, and one set(s) of bitewing x-rays per 12 consecutive months for age 14 and older.
- Panoramic or full mouth x-rays one per three-year period.
- Prophylaxis two per twelve consecutive month period.
- Routine prophylaxis and periodontal maintenance procedures are limited to no more than any combination of two each per twelve consecutive month period.
- Sealants one per tooth per three year(s) through age 15 on permanent first and second molars.
- Fluoride treatment two per twelve consecutive months through age 18.
- Space maintainers only eligible for Members through age 18 when used to maintain space as a result of prematurely lost deciduous first and second molars, or permanent first molars that have not, or will never develop.
- Crowns, bridges, inlays, onlays, buildups, post and cores

 one per tooth in a five-year period.
- 9. Crown lengthening one per tooth per lifetime.
- Referral for specialty care is limited to orthodontics, oral surgery, periodontics, endodontics, and pediatric dentists.

This limitation does not apply to Group Policies and Certificates issued in Maryland if the service was provided as a result of a standing or non-network referral as described in the Certificate of Coverage.

- 11. Coverage for referral to a pediatric Specialty Care Dentist ends on a Member's seventh birthday.
- 12. Pupal therapy through age five on primary anterior teeth and through age 11 on primary posterior teeth.
- 13. Root canal treatment one per tooth per lifetime.
- 14. Root canal retreatment one per tooth per lifetime.
- 15. Periodontal scaling and root planing one per 24 consecutive month period per area of the mouth.
- Surgical periodontal procedures one per 24 consecutive month period per area of the mouth.
- 17. Full and partial dentures one per arch in a five-year period.
- 18. Denture relining, rebasing or adjustments are included in the denture charges if provided within six months of insertion by the same dentist.

- Subsequent denture relining or rebasing limited to one every 36 consecutive months thereafter.
- Oral surgery services are limited to surgical exposure of teeth, removal of teeth, preparation of the mouth for dentures, removal of tooth generated cysts up to 1.25cm, frenectomy and crown lengthening.
- 21. Wisdom teeth (third molars) extracted for Members under age 15 or over age 30 are not eligible for payment in the absence of specific pathology.
- 22. If for any reason orthodontic services are terminated or coverage under the Company is terminated before completion of the approved orthodontic treatment, the responsibility of the Company will cease with payment through the month of termination.

For Group Contracts and Certificates issued and delivered in Maryland, services will continue for 60 days after termination if paid monthly, or until the later of 60 days after termination or the end of the quarter in progress if paid quarterly. This extension of orthodontic payment does not apply if coverage was terminated due to failure to pay required Premium, fraud, or if succeeding coverage is provided by another health plan and the cost is less than or equal to the cost of coverage during the extension and there is no interruption of benefits.

- 23. Comprehensive orthodontic treatment plan one per lifetime.
- 24. In the case of a Dental Emergency involving pain or a condition requiring immediate treatment, the Plan covers necessary diagnostic and therapeutic dental procedures administered by an Out-of-Network Dentist up to the difference between the Out-of-Network Dentist's charge and the Member Copayment up to a maximum of \$50 for each emergency visit.

This limitation does not apply to Group Contracts and Certificates issued and delivered in California and Texas.

- 25. Administration of I.V. sedation or general anesthesia is limited to covered oral surgical procedures involving one or more impacted teeth (soft tissue, partial bony or complete bony impactions).
- 26. An Alternate Benefit Provision (ABP) may be applied by the Primary Dental Office if a dental condition can be treated by means of a professionally acceptable procedure, which is less costly than the treatment recommended by the dentist. The ABP does not commit the Member to the less costly treatment. However, if the Member and the dentist choose the more expensive treatment, the Member is responsible for the additional charges beyond those allowed for the ABP.

United Concordia

Rider to Schedule of Benefits and Schedule of Exclusions and Limitations

Maternity Dental Benefit

This Rider is effective on July 1, 2009 and is attached to and made a part of the Schedules of Benefits and Schedule of Exclusions and Limitations.

SCHEDULE OF EXCLUSIONS AND LIMITATIONS:

The following limitation is substituted for the limitation on prophylaxis in the Schedule of Exclusions and Limitations:

Prophylaxis – **two** per **twelve** consecutive months, unless otherwise specified in the Schedule of Benefits. One additional Prophylaxis in a twelve consecutive month period for Members under the care of a medical professional for pregnancy.

SCHEDULE OF BENEFITS:

Member Copayments on the Schedule of Benefits shall apply to the additional prophylaxis provided to a Member under the care of a medical professional for pregnancy.

UNITED CONCORDIA DENTAL PLANS, INC.

Authorized Office