<u>United Concordia Benefits – Pottstown</u> – provide by PFT Health & Welfare Visit http://pfthw.org or call the PFT office directly @ 215-561-2722

<u>Please note- PFT rule – NEW HIRES –</u>

60 day wait for dental benefits to start.

You may want to elect Cobra coverage from previous employer, if applicable.

Anesthesia = 100%

Crowns, Inlays, Onlays & Repairs = 50%

Exams, FMX, Bitewings and all other x-rays = 100%

Routine Treatment, Simple extractions and Endodontics = 100%

Complex Oral Surgery = 50%

Cleanings, Fluorides and Space Maintainers = 100% does not include Sealants

Fixed and Removable Dentures and fixed Denture repairs = 50%

Restorations = 100% includes Posterior composites

Ortho = all ages -50% - \$1,200 lifetime max

Periodontal – 80%

Dependent Eligible – 26/26 EOM

No maternity benefit

PFT Pricing

\$0 deductible

\$1,200 annual max per calendar year

In-Network

Benefit coverage is listed above. No balance billing since provider agrees to rates listed above.

Out-of-Network - Benefit coverage is listed above. Member may be responsible for balance billing since provider DOES NOT accept rates listed above.

Recommendations: Obtain Predetermination of Benefits prior to starting any dental service.

Call customer service for any questions. United Concordia Customer Service #: 1-866-646-7913