

## Proposed Dental Benefits for National Press Club

**Effective Date: 05/01/2024**

Benefit Category	F-Plan3W
<b>Class I</b>	<b>United Concordia's Standard Frequency Limitations</b>
Exams	2 per calendar year
X-Rays (Bitewings Only)	1 set every 12 months under age 19 and 1 set every 18 months age 19 and over
X-Rays (All Others)	1 every 5 years for Full Mouth and Panoramic X-Rays Limitations may apply to other types of X-rays.
Cleanings	3 per calendar year
Fluoride Treatment	1 per calendar year under age 14
Sealants	1 per tooth every 3 years to age 16 on permanent first and second molars
Palliative Treatment (Emergency)	2 per 12 months in combination with pulpal debridement
Space Maintainers	1 every 5 years under age 14
<b>Class II</b>	
Basic Restorative	Not within 24 months of previous placement. Includes coverage for posterior resins.
Simple Extractions	<i>Any frequency (no limitations)</i>
Repairs of Crowns, Inlays, Onlays, Dentures and Bridges	1 per 36 months
Endodontics	<ul style="list-style-type: none"> <li>Pulpal therapy: primary teeth that have no permanent tooth to replace it</li> <li>Root canal treatment: one per tooth per lifetime</li> <li>Full mouth debridement: 1 per lifetime</li> </ul>
Non-Surgical Periodontics	<ul style="list-style-type: none"> <li>Scaling and root planing : 1 per 36 months (per area of mouth)</li> <li>Periodontal maintenance: 2 per calendar year (in addition to routine prophylaxis following active periodontal therapy)</li> </ul>
Surgical Periodontics	Surgical periodontal procedures: 1 per 36 months (per area of mouth) Guided tissue regeneration: 1 per tooth per lifetime
Complex Oral Surgery	May vary by procedure
General Anesthesia	Limited to 60 minutes per session
<b>Class III</b>	
Inlays, Onlays and Crowns	Not within 5 years of previous placement
Prosthetics (Bridges, Dentures)	Not within 5 years of previous placement
<b>Class IV</b>	
Not Applicable	
<b>Dependent Eligibility</b>	
Dependent children covered to age 26.	
<i>Due to state and federal mandates applying to other states, dependent eligibility may differ from that quoted.</i>	
<b>Selected Plan Features</b>	
Preventive Incentive®	Class I services do not count toward your annual program maximum
Smile for Health – Wellness Provides periodontal care for people with certain chronic medical conditions. Eligible conditions: diabetes, heart disease, stroke, rheumatoid arthritis, lupus, organ transplant and head & neck radiation.	<ul style="list-style-type: none"> <li>Covers 1 additional periodontal maintenance per year and all are covered at 100%</li> <li>Scaling and root planing are covered at 100%</li> <li>4 periodontal surgery procedures are covered at 100%</li> </ul>