

UNITED CONCORDIA® DENTAL

Protecting More Than Just Your Smile*



How to weigh your options and choose wisely

If your work offers more than one dental plan, that's great. Because you get to pick the coverage your family needs at the price that best fits your budget.

Most times, dental plan choices fall into two categories: high coverage and low coverage. Though both typically cover routine exams, cleanings and X-rays at 100%, there are some big differences.

About high coverage plans

With a high coverage plan, you pay a higher monthly premium. But the advantage is you pay less out of pocket when you use your insurance. So, if you expect needing major services like a crown, root canal, oral surgery or braces, a high plan that covers those procedures might be a good choice.

Most high plans are PPOs, short for Preferred Provider Organizations, where you can use any dentist you want. You'll likely have out-of-network coverage, but you save the most at dentists in your large PPO network.

You may also have to meet a deductible before your plan starts helping to pay. And you'll likely have an annual maximum, which is the total amount your dental plan will pay towards your care in a 12-month period.

About low coverage plans

A low coverage plan has lower monthly premiums, and you typically pay more at the dentist office for services beyond routine care. If you think you'll mostly use your insurance to cover preventive exams, a low plan could be right for you.

Some low plans are DHMOs or Dental Health Maintenance Organizations, which come with a smaller network of dentists to choose from. If you're new to DHMOs, make sure to check that there's an in-network dentist nearby since you're required to pick one primary dental office for your care.

But DHMOs don't usually have deductibles or annual maximums. And there's a set fee for each dental service you could need, so it's easy to know how much your care will cost – and

budget for the expense.

Got an FSA? Use it!

Whether you choose the high coverage or low coverage your work offers, if you have a Flexible Spending Account (FSA), you can use your dollars to help pay for dental services you receive.

How Jeff's dentist saved his life

Jeff Moyers went to the dentist's office expecting a cleaning and check-up. Instead, he got a serious wake-up call.

When his routine exam revealed the telltale oral signs of diabetes, Jeff was shocked. At the dentist's urging, Jeff made an appointment with his doctor, who immediately ordered bloodwork.

The result? If Jeff's diabetes hadn't been detected and treated this early, he could've suffered a massive heart attack within months.



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