

# Summary of Benefits: Blue Edge Dental Preferred

Blue Edge Dental Preferred plan options provide you maximum cost savings. Benefits are increased when participating dentists are utilized. The listed percentages represent the portion of the maximum allowable charge (MAC) for which the plan is responsible. Network providers agree to accept the MAC as payment in full and agree to file your claims. **If you receive covered services from an out-of-network provider, the plan will apply the percentages shown to the 90th percentile for covered services and you will be responsible for the difference, up to the provider's charge.** Standard deductibles, exclusions and limitations apply. Network dentists may elect to discount non-covered services and services above the annual maximum. Discounts vary by service and region and when agreed to by the provider; not permitted in all jurisdictions.

<b>University of Delaware – Blue Edge Dental Preferred 10W without Orthodontia NS</b>		
	<b>In-Network</b>	<b>Out-of-Network</b>
Network	Elite Plus	90 <sup>th</sup> Percentile
Deductible – Individual/Family (waived for In & Out-of-network Class I services)	\$50/\$0	\$75/\$0
Benefit Period Maximum per member	\$1,000	
<b>Class I Services</b>		
Exams	100%	80%
X-rays	100%	80%
Cleanings	100%	80%
Fluoride Treatment	100%	80%
Sealants	100%	80%
Space Maintainers	100%	80%
Palliative Treatment (Emergency)	100%	80%
<b>Class II Services</b>		
Basic Restorative (Fillings), Posterior Resins	50%	50%
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures	50%	50%
Periodontics (Surgical and Nonsurgical)	50%	50%
Oral Surgery (including Simple and Surgical Extractions)	50%	50%
General Anesthesia	50%	50%
Endodontics	50%	50%
<b>Class III Services</b>		
Inlays, Onlays, Crowns	50%	40%
Prosthetics (Bridges, Dentures)	50%	40%
<b>Orthodontics (dependents to age 19)</b>		
Diagnostic, Active, Retention Treatment	Not Covered	Not Covered
Orthodontic Lifetime Maximum per covered dependent	Not Applicable	
<b>Implants</b>		
Implant Surgery, Supported Restoration	Not Covered	

Insurance is provided by Highmark Blue Cross Blue Shield Delaware, an independent licensee of the Blue Cross and Blue Shield Association. United Concordia is a separate company that administers Highmark dental benefits.

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\*These features are for Large Group only. Additional fees may apply.