United Concordia dental

Proposed Dental Benefits for St Moritz

Effective Date: 01/01/2027

Benefit Category	F-Plan7C
Class I	**United Concordia's Standard Frequency Limitations**
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
Space Maintainers	1 every 5 years under age 14
Class II	
Palliative Treatment (Emergency)	2 per 12 months in combination with pulpal debridement
Basic Restorative	Not within 24 months of previous placement. Includes coverage for posterior resins.
Simple Extractions	*Any frequency (no limitations)*
Class III	
Repairs of Crowns, Inlays, Onlays, Dentures and Bridges	1 per 36 months
Endodontics	• Pulpal therapy: primary teeth that have no permanent tooth to replace it • Root canal treatment: one per tooth per lifetime
Non-Surgical Periodontics	• Full mouth debridement: 1 per lifetime • Scaling and root planing : 1 per 36 months (per area of mouth) • Periodontal maintenance: 2 per calendar year (in addition to routine prophylaxis following active periodontal therapy)
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
Inlays, Onlays and Crowns	Not within 5 years of previous placement
Prosthetics (Bridges, Dentures)	Not within 5 years of previous placement
Implants	Covered at 60% for both in- and out-of-network reimbursement
Class IV	
Diagnostic, Active, Retention Treatment for dependents to age 19	
Dependent Eligibility	
Dependent children covered to age 26.	
Due to state and federal mandates applying to other states, dependent eligibility may differ from that quoted.	
Selected Plan Features	
Annual Maximum Rollover- Standard	Members can roll a portion of unused benefit dollars to the following plan

Proposal represents standard plans. Please see https://www.unitedconcordia.com/VariationsfromStandardBenefitPlans for details regarding benefit variations for plans available in your area.

Quote ID: 480734
09/09/2026

SELECTED PLAN FEATURES

CONCORDIA FLEX F-Plan7C

ANNUAL MAXIMUM ROLLOVER—STANDARD

Our Annual Maximum Rollover feature promotes the preventive care that we know reduces the need for more costly and invasive procedures, while allowing covered members the ability to retain a portion of their unused benefit dollars for use in future plan years.

Eligible members and dependents can each roll over $300 per year, up to $1,200. That way, if members need more extensive or expensive procedures, their rollover dollars can be used if they exceed their annual maximum. To qualify for the rollover benefit, members must receive at least one dental exam during the plan year and use less than 50% of their annual benefit maximum.