

Concordia Preferred Comprehensive Plan Albuquerque Public Schools

Benefit Category	In-Network		Out-of-Network	
	Plan Pays*	You Pay*	Plan Pays	You Pay
Diagnostic and Preventive Services				
Routine Oral Exams**	100%	0% (No deductible)	100% of allowed amount	0% of allowed amount + any charges in excess of the allowed amount (No deductible)
Cleanings**				
X-rays (complete mouth—once every 5 years; bitewings—two sets per 12 months through age 13, once every 12 months thereafter)				
Sealants (through age 15; permanent first and second molars only)				
Emergency Treatment for Relief of Pain				
Fluoride Treatment (two per 12 months through age 18)				
Basic Services				
Basic Restorative	80%	20% (Deductible applies)	55% of allowed amount	45% of allowed amount + any charges in excess of the allowed amount (Deductible applies)
Simple Extractions				
Endodontics				
Nonsurgical Periodontics				
Repair of Denture and Bridgework				
General Anesthesia and IV Sedation (covered only in conjunction with dental surgery)				
Complex Oral Surgery				
Surgical Periodontics				
Major Services				
Removable Partial or Complete Dentures and Fixed Bridges	50%	50% (Deductible applies)	35% of allowed amount	65% of allowed amount + any charges in excess of the allowed amount (Deductible applies)
Inlays, Onlays and Crowns (when teeth cannot be restored to normal form and function with amalgam, composite resin or plastic fillings)				
Orthodontics				
Diagnostic, Active, Retention Treatment (adult and child)	50%	50% (No deductible)	50% of allowed amount	50% of allowed amount + any charges in excess of the allowed amount (No Deductible)
Deductibles and Maximums				
Calendar Year Maximum*** (per person)	\$1,500			
Calendar Year Deductible (per person)	\$50 (\$150 per family)			
Lifetime Orthodontic Maximum*** (per person)	\$1,500		\$1,000	

*In-network providers agree to accept United Concordia's maximum allowable charge as payment-in-full.

**Two cleanings and routine oral exams are covered per 12 months.

***In-network and out-of-network maximums cannot be combined.

This Benefit Summary highlights some of the benefits available under your plan. A complete description regarding the terms of coverage and exclusions and limitations will be provided in your insurance certificate or plan description.