



## Dental Benefits Summary for Emerald Coast Utilities

### Network: Advantage Plus

Benefit Category <sup>1</sup>	CONCORDIA FLEX PLAN	
	Low Option	High Option
<b>Class I – Diagnostic/Preventive Services</b>		
Exams	100%	100%
Bitewing X-rays		
All Other X-rays		
Cleanings & Fluoride Treatments (includes 1 additional cleaning during pregnancy)		
Sealants		
Palliative Treatment		
<b>Class II – Basic Services</b>		
Basic Restorative (Fillings)	80%	80%
Simple Extractions		
Space Maintainers		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
Endodontics		
Nonsurgical Periodontics		
Surgical Periodontics		
Complex Oral Surgery		
General Anesthesia		
<b>Class III – Major Services</b>		
Inlays, Onlays, Crowns	50%	50%
Prosthetics (Bridges, Dentures)		
<b>Orthodontics to Any Age</b>		
Diagnostic, Active, Retention Treatment	50%	50%
<b>Included Plan Features</b>		
Preventive Incentive <sup>®</sup>	Class I services do not count toward your annual program maximum	
<b>Maximums &amp; Deductibles (applies to the combination of services received from network and non-network dentists)</b>		
Annual Program Deductible (per person/per family)	\$50/\$150 Excludes Class I & Orthodontics	\$50/\$150 Excludes Class I & Orthodontics
Annual Program Maximum (per person)	\$1,000 Excludes Class I & Orthodontics	\$1,500 Excludes Class I & Orthodontics
Lifetime Orthodontic Maximum (per person)	\$1,000	\$1,500
<b>Out of Network Reimbursement</b>	<b>90<sup>th</sup> Percentile</b>	<b>90<sup>th</sup> Percentile</b>

Representative listing of covered services – certificate of coverage provides a detailed description of benefits.

1. Dependent children covered to age 30.

2. Reimbursement is based on our schedule of maximum allowable charges (MACs). Network dentists agree to accept our allowances as payment in full for covered services. Non-network dentists may bill the member for any difference between the 90<sup>th</sup> Percentile and their fee (also known as balance billing). United Concordia Dental's standard exclusions and limitations apply.



**EMERALD COAST UTILITIES AUTHORITY**

**Account: 0261365**  
**Incurred Period: 01/01/13 - 12/31/15**  
**Finalized Period: 01/01/13 - 01/31/16**

**Claims vs. Premium**

Incurred Date	Contracts	Premium	Paid Claims by Incurred Date	Expected Incurred Claims	Loss Ratio
01/01/2013	560	\$24,453	\$15,584	\$15,584	63.73%
02/01/2013	560	\$24,476	\$13,665	\$13,665	55.83%
03/01/2013	559	\$24,324	\$14,199	\$14,199	58.37%
04/01/2013	565	\$24,581	\$17,710	\$17,710	72.05%
05/01/2013	570	\$24,738	\$13,433	\$13,433	54.30%
06/01/2013	567	\$24,554	\$16,980	\$16,980	69.16%
07/01/2013	557	\$24,875	\$20,282	\$20,282	81.54%
08/01/2013	557	\$24,829	\$16,500	\$16,500	66.45%
09/01/2013	558	\$24,194	\$13,716	\$13,716	56.69%
10/01/2013	561	\$24,328	\$22,291	\$22,291	91.63%
11/01/2013	566	\$24,420	\$17,719	\$17,719	72.56%
12/01/2013	564	\$24,253	\$24,683	\$24,683	101.78%
01/01/2014	567	\$23,830	\$18,143	\$18,143	76.14%
02/01/2014	564	\$23,725	\$18,909	\$18,909	79.70%
03/01/2014	564	\$23,671	\$13,523	\$13,523	57.13%
04/01/2014	568	\$23,939	\$19,673	\$19,673	82.18%
05/01/2014	566	\$23,793	\$14,228	\$14,228	59.80%



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**Claims vs. Premium**

06/01/2014	568	\$23,710	\$20,629	\$20,629	87.01%
07/01/2014	564	\$23,501	\$20,629	\$20,629	87.78%
08/01/2014	564	\$23,510	\$16,084	\$16,084	68.41%
09/01/2014	568	\$23,682	\$16,545	\$16,545	69.86%
10/01/2014	573	\$23,979	\$12,783	\$12,783	53.31%
11/01/2014	576	\$23,880	\$16,348	\$16,348	68.46%
12/01/2014	573	\$23,820	\$15,445	\$15,445	64.84%
01/01/2015	597	\$25,455	\$15,990	\$15,990	62.82%
02/01/2015	607	\$26,048	\$15,681	\$15,771	60.54%
03/01/2015	614	\$26,383	\$24,484	\$24,676	93.53%
04/01/2015	617	\$26,396	\$23,865	\$24,118	91.37%
05/01/2015	613	\$26,211	\$15,261	\$15,477	59.05%
06/01/2015	610	\$25,861	\$15,515	\$15,802	61.10%
07/01/2015	613	\$26,043	\$26,397	\$26,935	103.43%
08/01/2015	618	\$26,083	\$19,628	\$20,235	77.58%
09/01/2015	619	\$26,143	\$19,700	\$20,521	78.49%
10/01/2015	623	\$26,243	\$22,241	\$23,535	89.68%
11/01/2015	624	\$26,198	\$16,149	\$17,746	67.74%



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**Claims vs. Premium**

12/01/2015	634	\$26,609	\$16,749	\$19,940	74.94%
<b>Sum:</b>	<b>20,948</b>	<b>\$892,738</b>	<b>\$641,361</b>	<b>\$650,448</b>	<b>72.86%</b>