

# Maximize your benefits *Visit a network dentist*

## Visiting a United Concordia network dentist . . .

***Saves you money***—Because our network dentists accept our negotiated fees, or maximum allowable charges (MACs), as payment-in-full for covered services, there's no balance-billing and you save more out-of-pocket.

***Saves you time***—Our network dentists agree to file claims, so it's one less thing to worry about.

***Stretches your benefit dollars***—Paying less for care from a network dentist lets you receive more covered services before reaching your annual maximum.

***Provides peace of mind***—All our network dentists undergo rigorous review through our quality assurance process and routine verification of their credentials.

***Keeps you in-the-know***—Upon your request, our network dentists will submit predeterminations\* before performing a procedure. You'll know up front if the treatment is covered and how much to expect to pay out-of-pocket.

***Our network dentists are good for your smile and your wallet!***

\* A predetermination is not a guarantee of payment.

To find a network dentist near you, just visit our website at [www.unitedconcordia.com](http://www.unitedconcordia.com) and click on Find a Dentist. Search by city, zip code or dentist name.

**UNITED CONCORDIA**  
Insuring America's Dental Health

[www.unitedconcordia.com](http://www.unitedconcordia.com)  
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