United Concordia

Insuring America's Dental Health

Pennsylvania Association of Retired State Employees Endorsed

Concordia Preferred (PPO) Dental Plan¹

Administrator: PROFESSIONAL INSURANCE SERVICES, INC. 3913 Hartzdale Drive Suite 1300 · Camp Hill, PA 17011 · Toll Free 1-800-382-1352

Routine Examinations and Routine Cleanings - 2 in 12 consecutive months Routine Bitewing X-rays - 2 in 12 consecutive months Full Mouth X-rays - once every 36 months Fluoride Treatments - 2 in 12 consecutive months Sealants - once every 36 months Palliative Emergency Treatments Class II - Basic Services Minor Restorations - amalgams/synthetic fillings Endodontics - root canal therapy Simple Extractions Anesthesia Services Class III - Major Services Periodontics - treatment of gum disease Complex Oral Surgery Dentures, Bridges & Crowns Time limits may apply for replacements and repairs Repair of Full or Partial Dentures	Benefit Categories	Network Dentist²	Non- Network Dentist²
Cleanings - 2 in 12 consecutive months Routine Bitewing X-rays - 2 in 12 consecutive months Full Mouth X-rays - once every 36 months Fluoride Treatments - 2 in 12 consecutive months Sealants - once every 36 months Palliative Emergency Treatments Class II - Basic Services Minor Restorations - amalgams/synthetic fillings Endodontics - root canal therapy Simple Extractions Anesthesia Services Class III - Major Services Periodontics - treatment of gum disease Complex Oral Surgery Dentures, Bridges & Crowns Time limits may apply for replacements and repairs 100% (of MAC²) 80% (of MAC²)	Class I – Diagnostic/Preventive Services		
months Full Mouth X-rays - once every 36 months Fluoride Treatments - 2 in 12 consecutive months Sealants - once every 36 months Palliative Emergency Treatments Class II - Basic Services Minor Restorations - amalgams/synthetic fillings Endodontics - root canal therapy Simple Extractions Anesthesia Services Class III - Major Services Periodontics - treatment of gum disease Complex Oral Surgery Dentures, Bridges & Crowns Time limits may apply for replacements and repairs 100% (of MAC²) 80% (of MAC²) 60% (of MAC²) 50% (of MAC²) 40% (of MAC²)			
Fluoride Treatments - 2 in 12 consecutive months Sealants - once every 36 months Palliative Emergency Treatments Class II - Basic Services Minor Restorations - amalgams/synthetic fillings Endodontics - root canal therapy Simple Extractions Anesthesia Services Class III - Major Services Periodontics - treatment of gum disease Complex Oral Surgery Dentures, Bridges & Crowns Time limits may apply for replacements and repairs (OI MAC²) (OI MAC²) (OI MAC²)	months		
Palliative Emergency Treatments Class II – Basic Services Minor Restorations - amalgams/synthetic fillings Endodontics - root canal therapy Simple Extractions Anesthesia Services Class III – Major Services Periodontics - treatment of gum disease Complex Oral Surgery Dentures, Bridges & Crowns Time limits may apply for replacements and repairs Analysis (of MAC²) 50% (of MAC²) 40% (of MAC²)	Fluoride Treatments - 2 in 12 consecutive	(OT MAC ²)	(of MAC²)
Class II – Basic Services Minor Restorations - amalgams/synthetic fillings Endodontics - root canal therapy Simple Extractions Anesthesia Services Class III – Major Services Periodontics - treatment of gum disease Complex Oral Surgery Dentures, Bridges & Crowns Time limits may apply for replacements and repairs 60% (of MAC²) (of MAC²) 40% (of MAC²)	Sealants - once every 36 months		
Minor Restorations - amalgams/synthetic fillings Endodontics - root canal therapy Simple Extractions Anesthesia Services Class III - Major Services Periodontics - treatment of gum disease Complex Oral Surgery Dentures, Bridges & Crowns Time limits may apply for replacements and repairs 60% (of MAC²) (of MAC²) 50% 40% (of MAC²)	Palliative Emergency Treatments		
fillings Endodontics - root canal therapy Simple Extractions Anesthesia Services Class III - Major Services Periodontics - treatment of gum disease Complex Oral Surgery Dentures, Bridges & Crowns Time limits may apply for replacements and repairs 60% (of MAC²) (of MAC²) 50% 40% (of MAC²)	Class II – Basic Services		
Simple Extractions (of MAC²) (of MAC²) Anesthesia Services Class III – Major Services Periodontics - treatment of gum disease Complex Oral Surgery Dentures, Bridges & Crowns Time limits may apply for replacements and repairs (of MAC²) (of MAC²)			
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Class III – Major Services Periodontics - treatment of gum disease Complex Oral Surgery Dentures, Bridges & Crowns Time limits may apply for replacements and repairs 50% (of MAC²)	Simple Extractions	(of MAC ²) (of MAC ²)	
Periodontics - treatment of gum disease Complex Oral Surgery Dentures, Bridges & Crowns Time limits may apply for replacements and repairs 50% (of MAC²)	Anesthesia Services		
Complex Oral Surgery Dentures, Bridges & Crowns Time limits may apply for replacements and repairs 50% 40% (of MAC²)	Class III – Major Services		
Dentures, Bridges & Crowns Time limits may apply for replacements and repairs 50% (of MAC²) (of MAC²)	Periodontics - treatment of gum disease		
Time limits may apply for replacements and repairs (of MAC²) (of MAC²)	Complex Oral Surgery	500/	
Repair of Full or Partial Dentures		NOTION MELECOMMISSION	141 (4114)
	Repair of Full or Partial Dentures		
Program Deductibles and Maximums			
Contract Year Deductible - (excluding \$50 Per Class I Services) Person			
Contract Year Maximum - (excluding Class I Services) \$2,000 Per Person		\$2,000 Per Person	

Annual Pre	emiums		
Individual Two-Party Family	\$481 \$910 \$1408		
For 12 Consecutive Months of Coverage			

Rates are valid 11/1/2024-10/31/2026

NETWORK DENTISTS³

- · No Claim Forms
- Over 40% Average Savings Off Provider Fees
- · Payment Directly to Doctor
- Amended providers discounts on non-covered services

NON-NETWORK DENTISTS³

- · Freedom of Choice
- Payment Directly to Patient
- All eligible plan services covered – but at a slightly lower percentage of MAC².

CALL 1-800-332-0366 OR VISIT

www.ucci.com

FOR A LIST OF PARTICIPATING DENTISTS IN THE ELITE PRIME NETWORK

SEE OTHER SIDE FOR THE PARSE-ENDORSED VISION PLAN

¹These Plans are available to retirees who are members of PARSE. You and your dependents are eligible to enroll. Dependents include your spouse, unmarried dependent children under age 26 or to any age if incapable of self-sustaining employment by reason of mental or physical disability and chiefly dependent upon you for maintenance and support. The Member's spouse must become an Associate Member of PARSE to be eligible to join the Dental/Vision Plans.

²The listed percentages represent the portion of United Concordia's maximum allowable charge (MAC) for which the Plan will be responsible. The member will be responsible for the balance including any difference between United Concordia's MAC and the fee charged by a non-network dentist. Network dentists accept United Concordia's MAC as payment in full for covered services, limiting out-of-pocket costs to coinsurances, deductibles and amounts exceeding the annual maximum. United Concordia's standard exclusions and limitations apply.

³ Payment is limited to \$2,000 per person per contract year. Each contract year is from the effective date of your contract until the end of the 12th month after your effective date. Each contract year members are required to meet the first \$50 for services covered under the Class II and Class III Services categories, as indicated above. Class I Services are exempt from the deductible. There is only one deductible per person in a contract year. Based on United Concordia internal research and reports, February 2017.

⁴ If you are having a procedure performed that is classified as a Class II or Class III service, it is recommended that you submit a preauthorization.



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Davis Vision Fashion Plan

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Benefit	In-Network Coverage	Out-of-Network Reimbursement
Examination	Included	\$32
Frames Collection ¹	Included	\$30
Non-Collection Frames	\$60 Allowance or \$110 Allowance @ Visionworks Additional discount of 20% on any overage	
Eyeglass Lenses (per pair) Standard Lenses Single Vision Bifocal Trifocal Aphakic/Lenticular	Included Included Included Included	\$25 \$36 \$46 \$72
Contact Lenses Disposable Conventional (per pair) for example: Hard/Soft DailyWear Spherical, Bifocal, Toric, Gas Permeable	Included in Plan Formulary OR \$85 Elective Contact Lens Allowance ² Additional discount of 15% on any non- collection contact lens overage	\$85 combined allowance toward contact lens evaluation, fitting services & materials
Warranty	Unconditional breakage warranty to repair or replace any Davis Vision laboratory supplied eyeglasses for a period of one year from the date of delivery	
Laser Vision Correction	You receive up to 25% discount off Provider's usual and customary fees for laser correction services or 5% off any advertised special (whichever is lower)	
LENS 1-2-3	Exclusive mail-order contact lens replacement service	

TWO OPTIONS:

STANDARD

Eye Examination Every 12 months

Eyeglasses or Contact Lenses

Every 24 months

Annual Premiums

Individual \$74 \$131 Two-Party \$190 Family For 12 Consecutive Months of Coverage

ENHANCED

Eye Examination Every 12 months

Eyeglasses or Contact Lenses

Every 12 months

Annual Premiums

Individual \$90 Two-Party \$162 Family \$250

For 12 Consecutive Months of Coverage

You pay only:
\$15
\$ O
\$15
\$40
\$20
\$20
\$40
es (PALS)\$105

Ultra-Progressive Lenses\$140

For a listing of In-Network Providers:

Visit www.davisvision.com Click on "MEMBER" and enter Client Code "6978" in the Open **Enrollment Box** or call toll-free 1-877-923-2847 and enter the Client Code

These Plans are available to retirees who are members of PARSE. You and your dependents are eligible to enroll. Dependents include your spouse, unmarried dependent children under age 26 or to any age if incapable of self-sustaining employment by reason of mental or physical disability and chiefly dependent upon you for maintenance and support. The Member's spouse must become an Associate Member of PARSE to be eligible to join the Dental/Vision Plans.

¹ Davis Vision Fashion Frames from the Tower Collection are included with no co-payment.

²\$85 combined allowance toward contact lens evaluation, fitting services and materials. Allowance will not be paid until materials are ordered.