



**Manufacturer & Business Association Insurance Agency**

MBAIA - UCCI Dental Benefits and Rates

Effective January 1, 2025 through December 31, 2025

Benefit Category	F-Plan 3W <sup>3</sup> (Concordia Flex) Advantage Plus In-Network <sup>2,4</sup>
<b>Class I - Diagnostic/Preventive Services</b>	
Exams	100%
Bitewing X-Rays	100%
All Other X-Rays	100%
Cleaning & Fluoride Treatments	100%
Sealants	100%
Palliative Treatment	100%
Space Maintainers	100%
<b>Class II - Basic Services</b>	
Basic Restorative (Fillings)	80%
Endodontics	80%
General Anesthesia	80%
Simple Extractions	80%
Complex Oral Surgery	80%
Repairs of Inlays, Onlays & Crowns	80%
Repairs of Bridges & Dentures	80%
<b>Class III - Major Services</b>	
Nonsurgical Periodontics	50%
Surgical Periodontics	50%
Inlays, Onlays, Crowns	50%
Prosthetics (Bridges, Dentures)	50%
<b>Orthodontics</b> (Dependent Children to Age 19)	
Diagnostic, Active, Retention Treatment	Not Covered
<b>Maximums &amp; Deductibles</b>	
Annual Program Deductible (per person/per family)	\$0/\$0
Lifetime Orthodontic Maximum (per person)	N/A
Annual Program Maximum (per person)	\$1,000
<b>Rates</b>	
Individual	\$27.41
Employee & Child(ren) <sup>1</sup>	\$77.70
Employee & Spouse	\$77.70
Family <sup>1</sup>	\$77.70

1. Dependent children covered to age 26.

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

3. Must be an active Member through MBA.

4. Advantage Plus In-Network/Advantage Non-Network

The rates above include a 1.5% admin fee. The rates do not include the \$4.00 monthly billing fee plus \$0.35 per employee per month with \$60 cap. Summary information listed above. Please refer to benefit book for detailed information or speak with your broker.