

UNITED CONCORDIA® DENTAL

Protecting More Than Just Your Smile®



Manufacturer & Business Association Insurance Agency

MBAIA - UCCI Dental Benefits and Rates
Effective January 1, 2025 through December 31, 2025

Benefit Category	Plan 1 (Concordia Flex) Advantage Plus In-Network ^{2,4} / Non-Network ^{2,4}	Plan 2 (Concordia Flex) Elite Prime Network ² / Non-Network ²
Class I - Diagnostic/Preventive Services		
Exams	100% / 100%	100% / 100%
Bitewing X-Rays	100% / 100%	100% / 100%
All Other X-Rays	100% / 100%	100% / 100%
Cleaning & Fluoride Treatments	100% / 100%	100% / 100%
Sealants	100% / 100%	100% / 100%
Palliative Treatment	100% / 100%	100% / 100%
Space Maintainers	100% / 100%	100% / 100%
Class II - Basic Services		
Basic Restorative (Fillings)	80% / 80%	100% / 100%
Endodontics	80% / 80%	100% / 100%
General Anesthesia	80% / 80%	100% / 100%
Simple Extractions	80% / 80%	100% / 100%
Complex Oral Surgery	80% / 80%	100% / 100%
Repairs of Inlays, Onlays & Crowns	80% / 80%	100% / 100%
Repairs of Bridges & Dentures	80% / 80%	100% / 100%
Nonsurgical Periodontics	N/A	100% / 100%
Surgical Periodontics	N/A	100% / 100%
Class III - Major Services		
Nonsurgical Periodontics	50% / 50%	N/A
Surgical Periodontics	50% / 50%	N/A
Inlays, Onlays, Crowns	50% / 50%	50% / 50%
Prosthetics (Bridges, Dentures)	50% / 50%	50% / 50%
Orthodontics (Dependent Children to Age 19)		
Diagnostic, Active, Retention Treatment	Not Covered	50% / 50%
Maximums & Deductibles		
Annual Program Deductible (per person/per family)	\$0/\$0	\$50/\$150 (excludes Class I & Orthodontics)
Lifetime Orthodontic Maximum (per person)	N/A	\$750
Annual Program Maximum (per person)	\$1,000	\$1,000 (excludes Orthodontics)
Rates		Applies to the combination of services received from network & non-network dentists
Individual	\$27.82	\$29.13
Employee & Child(ren) ¹	\$78.87	\$86.34
Employee & Spouse	\$78.87	\$86.34
Family ¹	\$78.87	\$86.34
Reimbursement	Advantage Plus/MAC	Elite Prime / Advantage
Included Plan Features		
The College Tuition Benefit® - College Savings Program ³	<ul style="list-style-type: none"> Earn Tuition Rewards® points redeemable for tuition discounts Receive 2,000 points at sign up, then 2,000 points/year Each child enrolled receives a one-time bonus of 500 points One Tuition Rewards® point = \$1 reduction in full tuition Use points at participating private colleges and universities 	

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.

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