MTA BENEFITS
Massachusetts Teachers Association

UNITED CONCORDIA
Insuring America's Dental Health

Massachusetts Teachers Association

Concordia Preferred (PPO) Dental Plan[1]

Administrator: PROFESSIONAL INSURANCE SERVICES, INC.

2 Kacey Court, Suite 102 • Mechanicsburg, PA 17055 • Toll Free 800.382.1352

Benefit Categories	Network Dentist[2]	Non-Network Dentist[2]
Class I – Diagnostic/Preventive Services		
Routine Examinations and Routine Cleanings - Two in 12 consecutive months	100% (of MAC[2])	80% (of MAC[2])
Routine Bitewing X-rays - Two in 12 consecutive months/Full Mouth X-rays - Once every 36 months.		
Fluoride Treatments - Two in 12 consecutive months		
Sealants - Once every 36 months		
Palliative Emergency Treatments		
Class II – Basic Services		
Minor Restorations - Amalgams/synthetic fillings	60% (of MAC[2])	50% (of MAC[2])
Endodontics - Root canal therapy		
Simple Extractions		
Anesthesia Services		
Class III – Major Services		
Inlays, Onlays, Crowns (Caps)	50% (of MAC[2])	40% (of MAC[2])
Periodontics - Treatment of gum disease		
Complex Oral Surgery		
Dentures and Bridges		
Repair of Full or Partial Dentures		
Program Deductibles and Maximums		
Contract Year Deductible (excludes Class I)	$50 Per Person	
Contract Year Program Maximum (excludes Class I)	$1,500 Per Person	
Annual Maximum Rollover (AMR) - $300 per person in extra benefits to use toward services that exceed the Contract Year Program Maximum[4].		

NEW

Annual Premiums

Individual	$584
Two-Party	$1,082
Family	$1,627

For 12 consecutive months of coverage

NETWORK DENTISTS[3]

- No claim forms
- Over 20% average savings off provider fees
- Payment directly to doctor
- Locations available nationwide

NON-NETWORK DENTISTS[3]

- Freedom of choice
- Payment directly to patient
- All eligible plan services covered-but at a slightly lower percentage.

Call 800.332.0366
or visit the website at
www.ucci.com
to find a list of
participating dentists in the
Advange Plus Network

1 The United Concordia Dental Plan is underwritten by United Concordia Life and Health Insurance Company. The Plan is available to active and retired MTA members and their dependents. 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.

2 The 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.
Payment is limited to $1,500 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.

3 Based on United Concordia internal research and reports, October 2005.

4 If member has at least one dental exam during the plan year and uses less than 50% of the Contract Year Program Maximum, $300 of additional coverage will be rolled over from one year to the next. Rollover dollars are capped at $1,200.