# United Concordia

Insuring America's Dental Health

### Pennsylvania Association of Retired State Employees Endorsed

## Concordia Preferred (PPO) Dental Plan<sup>1</sup>

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  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  Program Deductibles and Maximums  Contract Year Deductible - (excluding Class I Services)  Class Vices  \$1,900 Per Person	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  Repair of Full or Partial Dentures  Program Deductibles and Maximums  Contract Year Deductible - (excluding Class   \$50 Per Person  Contract Year Maximum - (excluding Class   \$1900 Per Person	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  Periodontics - treatment of gum disease  Complex Oral Surgery  Dentures, Bridges & Crowns Time limits may apply for replacements and repairs  Program Deductibles and Maximums  Contract Year Deductible - (excluding Class I Services)  Contract Year Maximum - (excluding Class I				
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  Program Deductibles and Maximums  Contract Year Deductible - (excluding Class   \$50 Per Person  Contract Year Maximum - (excluding Class   \$1,900 Per Person	months			
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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  Program Deductibles and Maximums  Contract Year Deductible - (excluding Class   \$50 Per Person  Contract Year Maximum - (excluding Class   \$1,900 Per Person	· ·			
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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  Program Deductibles and Maximums  Contract Year Deductible - (excluding Class   Services)  Contract Year Maximum - (excluding Class   \$1,900 Per Person	Endodontics - root canal therapy	1		
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  Program Deductibles and Maximums  Contract Year Deductible - (excluding Class   Services)  Contract Year Maximum - (excluding Class   \$1900 Per Person	Simple Extractions	(of MAC <sup>2</sup> )		
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  Program Deductibles and Maximums  Contract Year Deductible - (excluding Class   Services)  Contract Year Maximum - (excluding Class   \$1,900 Per Person	Anesthesia Services			
Complex Oral Surgery  Dentures, Bridges & Crowns Time limits may apply for replacements and repairs  Repair of Full or Partial Dentures  Program Deductibles and Maximums  Contract Year Deductible - (excluding Class   Services)  Contract Year Maximum - (excluding Class   \$1,900 Per Person	Class III – Major Services			
Dentures, Bridges & Crowns Time limits may apply for replacements and repairs  Repair of Full or Partial Dentures  Program Deductibles and Maximums  Contract Year Deductible - (excluding Class   Services)  Contract Year Maximum - (excluding Class   \$1,900 Per Person	Periodontics - treatment of gum disease			
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Program Deductibles and Maximums  Contract Year Deductible - (excluding Class   Services)  Contract Year Maximum - (excluding Class   \$1900 Per Person				
Contract Year Deductible - (excluding Class   Services)  Contract Year Maximum - (excluding Class   \$1900 Per Person	Repair of Full or Partial Dentures			
Class I Services)  Contract Year Maximum - (excluding Class I	Program Deductibles and Maximums			
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	,	\$1,900 Per Person		

Annual Premiums		
Individual Two-Party Family	\$449 \$849 \$1,314	
For 12 Consecutive Months of Coverage		

#### **NETWORK DENTISTS**<sup>3</sup>

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

#### NON-NETWORK DENTISTS<sup>3</sup>

- Freedom of Choice
- Payment Directly to Patient
- All eligible plan services covered – but at a slightly lower percentage of MAC<sup>2</sup>.

CALL 1-800-332-0366 OR VISIT

www.ucci.com

FOR A LIST OF PARTICIPATING DENTISTS IN THE ADVANTAGE PLUS NETWORK

SEE OTHER SIDE FOR THE PARSE-ENDORSED VISION PLAN

<sup>&</sup>lt;sup>1</sup> These Plans are available to retirees who are members of PARSE. You and your dependents are eligible to enroll. Dependents include <sup>your</sup> 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.

<sup>&</sup>lt;sup>2</sup>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.

<sup>&</sup>lt;sup>3</sup> Payment is limited to \$1,900 per person per contract year. Each contract year is from the effective date of your contract until the end of the <sup>12th</sup> 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.

<sup>&</sup>lt;sup>6</sup> 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.



# Pennsylvania Association of Retired State Employees Endorsed

### Davis Vision Fashion Plan

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Benefit	In-Network Coverage	Out-of-Network Reimbursement
Examination	Included	\$32
Frames Collection <sup>1</sup>	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 <sup>2</sup> 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:

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Eye Examination Every 12 months

Eyeglasses <u>or</u> Contact Lenses

**Every 24 months** 

**Annual Premiums** 

Individual \$74 Two-Party \$131

Family \$190

For 12 Consecutive Months of Coverage

### **ENHANCED**

Eye Examination Every 12 months

Eyeglasses <u>or</u> Contact Lenses

**Every 12 months** 

### **Annual Premiums**

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

For 12 Consecutive Months of Coverage

Sampling of In-Network Options	You pay only:
Sun Gradient Tinting	\$15
Scratch resistant treatment	
Ultraviolet coating	\$15
Standard Anti-reflective lenses	
Glass Photochromatic lenses	\$20
Designer Frame	\$20
Premier Frame	\$40
Premium Progressive Addition Lense	es (PALS)\$105
Ultra-Progressive Lenses	\$140

For a listing of In-Network
Providers:

Visit <u>www.davisvision.com</u>
Click on "MEMBER" and enter
Client Code "4054" 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.

<sup>&</sup>lt;sup>1</sup> Davis Vision Fashion Frames from the Tower Collection are included with no co-payment.

<sup>&</sup>lt;sup>2</sup>\$85 combined allowance toward contact lens evaluation, fitting services and materials. Allowance will not be paid until materials are ordered.