



PICPA SPONSORED UNITED CONCORDIA DENTAL
AVAILABLE IN PENNSYLVANIA, NEW JERSEY AND NATIONALLY

Enclosed please find the information you requested on the United Concordia Companies, Inc. (UCCI) dental coverage available to you as a member of the Pennsylvania Institute of Certified Public Accountants or as a full-time employee of a member firm. UCCI offers a program that allows subscribers to choose either their *Concordia Plus (DHMO)* plan or their *Concordia Flex (PPO)* plan. Each plan has its own separate rate structure. Plan selection must be made at the time of enrollment and plan switches can only be made at the semi-annual open enrollment periods.

CONCORDIA PLUS (DHMO) Co-Payment Schedule	CONCORDIA FLEX (PPO) 80/50/50
No Deductible No Benefit Maximum Ortho at 31% No Ortho Benefit Maximum	\$50 Annual Deductible (per person) \$1,000 Annual Benefit Maximum (per person) Ortho at 50% \$750 Lifetime Ortho Benefit Maximum

QUARTERLY RATE SCHEDULE (Rates Effective 9/1/09 to 8/31/10)

Enrollment Status	Concordia PLUS Plan (DHMO)		Concordia FLEX Plan (PPO)
	<u>Pennsylvania</u>	<u>New Jersey</u>	
Employee	\$46.62	\$58.47	\$122.82
Employee + 1	\$95.07	\$118.35	\$298.23
Employee 2 +	\$140.67	\$183.69	\$388.50

If you wish to enroll in the program, please complete the enclosed Enrollment Form and attach a note or letterhead that indicates the firm's name, address and telephone number for our billing purposes.

When completing the enrollment form, please note the following points:

- In Section 1 - Type of Program, check the box that corresponds to the plan you are enrolling into: *Concordia Flex* or *Concordia Plus*.
- In Sections B and C - Contract ID Number means Social Security Number.
- In Sections B and C - Provider Number must be completed only if you are enrolling into *Concordia Plus*. Leave Provider Number blank if you are enrolling into *Concordia Flex*.

To receive further information regarding other insurance programs available to you or if you have any questions on the information in this package, please contact the Plan Administrator, Bollinger, Inc. at 800-952-4050.

UNITED CONCORDIA - SUMMARY OF PLANS

CONCORDIA PLUS (DHMO)

Concordia Plus is a prepaid dental plan that focuses on preventive care and the early diagnosis of dental problems. Under the *United Concordia Plus (DHMO)* plan, members must select a *Concordia Plus* network provider as their Primary Dental Office (PDO). The PDO handles the member's dental care needs, including referrals to specialists whenever necessary. With *Concordia Plus*, each dependent can select his or her own PDO from the *Concordia Plus* network of participating providers. *Concordia Plus* covers diagnostic and preventive services (such as routine checkups, cleanings and x-rays) at 100 percent. Other services, such as fillings, crowns and extractions will require a co-payment from the member according to the enclosed Plan PA/NJ/OH 440 Schedule of Benefits page.

The *Concordia Plus* Directory of Dentists is enclosed for you to select a PDO. Before enrolling, we suggest that you contact your selected PDO and confirm that they are accepting patients under the coverage.

CONCORDIA FLEX (PPO)

Under the *Concordia Flex (PPO)* plan, members have the "flexibility" to select any licensed dentist (out-of-network); however, there are advantages for members when an in-network participating dentist delivers care. Participating Dentists agree to accept UCCI's contracted allowances as payment-in-full for covered services and to collect only the applicable deductible and /or coinsurance from the member. As a result, the member saves money due to lower out-of-pocket costs. In addition, members have no claims to file with the *Concordia Flex* in-network plan. If a member chooses to receive care from an out-of-network dentist, he or she may have to provide full payment at the time services are rendered and then file a claim to receive reimbursement from UCCI for covered services. In addition, members are responsible for any difference between the out-of-network dentist's usual charge and UCCI's reimbursement, which is based on UCCI's schedule of allowances.

The network of participating in-network providers for the *Concordia Flex* plan is the Advantage Network. Please visit UCCI's web site at www.unitedconcordia.com for an up-to-date listing. If you do not have access to the Internet, please contact UCCI's customer service at 1-800-332-0366 or Bollinger at 1-800-952-4050 for assistance.