



# Missouri State Teachers Association

Endorsed

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

Administrator: PROFESSIONAL INSURANCE SERVICES, INC.

2 Kacey Court, Suite 102 • Mechanicsburg, PA 17055 • Toll Free 1-800-382-1352

Benefit Categories	Network Dentist <sup>2</sup>	Non-Network Dentist <sup>2</sup>
<b>Class I – Diagnostic/Preventive Services</b>		
Routine Examinations and Routine Cleanings - two in 12 consecutive months	<b>100% (of MAC<sup>2</sup>)</b>	<b>80% (of MAC<sup>2</sup>)</b>
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		
<b>Class II – Basic Services</b>		
Minor Restorations - amalgams/synthetic fillings	<b>60% (of MAC<sup>2</sup>)</b>	<b>50% (of MAC<sup>2</sup>)</b>
Endodontics - root canal therapy		
Simple Extractions		
Anesthesia Services		
<b>Class III – Major Services</b>		
Inlays, Onlays, Crowns (Caps)	<b>50% (of MAC<sup>2</sup>)</b>	<b>40% (of MAC<sup>2</sup>)</b>
Periodontics - treatment of gum disease		
Complex Oral Surgery		
Dentures and Bridges		
Repair of Full or Partial Dentures		
<b>Program Deductibles and Maximums</b>		
Contract Year Deductible - (excluding Class I Services)	<b>\$50 Per Person</b>	
Contract Year Program Maximum	<b>\$1,900 Per Person</b>	
Class I Services are not deducted from the Contract Year Program Maximum		

### Monthly Premiums

Individual	\$ 41.50
Two-Party	\$ 75.75
Family	\$116.50

For 12 Consecutive Months of Coverage

**ANNUAL  
PAYMENTS  
AVAILABLE**

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

- No Claim Forms
- Over 40% Average Savings Off Provider Fees
- Payment Directly to Doctor
- Locations Available Nationwide

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

- Freedom of Choice
- Payment Directly to Patient
- All eligible plan services covered – but at a slightly lower percentage.

CALL 1-800-332-0366  
OR VISIT THE WEBSITE AT  
[www.ucci.com](http://www.ucci.com)

TO FIND A LIST OF  
PARTICIPATING DENTISTS  
IN THE  
**ADVANTAGE  
PLUS NETWORK**

<sup>1</sup> The United Concordia Dental Plan is underwritten by United Concordia Life and Health Insurance Company. The Plan is available to members of MST A. You and your dependents are eligible to enroll in the Plan. 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.

<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. 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 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.

<sup>3</sup> Based on United Concordia internal research and reports, February 2017.



SEE LIFE

Davis Vision is pleased to offer **Fashion Advantage**, a Preferred Provider Organization (PPO) vision plan that provides you with great cost savings while offering superior access to vision care services.

## Fashion Advantage Plan

Benefit	In-Network Coverage	Out-of-Network Reimbursement (up to)
Examination	\$10 Copayment	\$40
Frames Collection*	Included	\$50
Non-Collection Frames	Up to \$100 Frame Allowance Plus an additional discount of 20% on any average**	
Eyeglass Lenses (per pair) <i>Standard Lenses</i>	\$10 Copayment	Included Included Included Included
Single Vision		\$ 40
Bifocal		\$ 60
Tifocal		\$ 80
Lenticular		\$100
Contact Lens Benefit (in lieu of eyeglasses)	Up to \$100	\$80 combined allowance
Evaluation, Fitting & Follow-up Care	Plus an additional discount of 15% on any average**	
Warranty	<b>Unconditional breakage warranty</b> to repair or replace any Davis Vision laboratory supplied eyeglasses for a period of one year from the date of delivery	
Laser Vision Correction	\$200 Lifetime Allowance****	
Additional Pairs of Eyeglasses	30% discount**	

\* Collection is available at most participating independent provider offices. Collection is subject to change.

\*\* Additional discounts not applicable at Wal-Mart, Sam's Club, or Costco locations or where limited by law or manufacturer restrictions.

\*\*\* Applicable both in- and out-of-network. Additional discounts apply in-network.

### How do I find a Preferred Provider?

Visit the Davis Vision website at [www.davisvision.com](http://www.davisvision.com) - or call toll-free 1-800-382-1352 to find the names and locations of nearby optometrists, ophthalmologists and optical suppliers who participate in the Preferred Provider Network.

Rev. 10/17

ENHANCED	
Eye Examination Every 12 months	
Eyeglasses OR Contact Lenses (in lieu of eyeglasses) <b>Every 12 months</b>	
<b>Monthly Premiums</b>	
Individual	\$ 8
Two-Party	\$15
Family	\$23
For 12 Consecutive Months of Coverage	

### Sampling of In-Network Options

Tinting of Plastic Lenses (Solid/Gradient) .....	You Pay only: \$15
Scratch-resistant coating .....	\$ 0
Ultraviolet coating .....	\$15
Standard Anti-reflective lenses .....	\$40
Plastic Photochromatic lenses .....	\$70
Designer Frame .....	\$15
Premier Frame .....	\$40
Premium Progressive Addition Lenses (PALS) .....	\$105
(Varilux™, Kodak, Seiko™, Rodenstock™)	
Ultra-Progressive Lenses .....	\$140

These plans are available to members of MSTA. 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.