



Transport Workers Union MTA- Health & Welfare Trust

Dental Enrollment (Online ONLY)

January 1, 2022—January 31, 2022

Effective Date for change March 1, 2022

(Fulltime Hourly Employees Only)

PPO Dental Summary

UNITED CONCORDIA DENTAL
Protecting More Than Just Your Smile®

Dental Benefits Summary for Transport Workers Union

Effective Date: September 1, 2021

PPO Network: Elite Plus

Benefit Category ¹	CONCORDIA FLEX PLAN	
	In-Network ²	Non-Network ³
Class I – Diagnostic/Preventive Services		
Exams Bitewing X-rays All Other X-rays Cleanings & Fluoride Treatments Sealants Space Maintainers Palliative Treatment	100%	100%
Class II – Basic Services		
Basic Restorative (Fillings) Simple Extractions Endodontics Nonsurgical Periodontics Surgical Periodontics Complex Oral Surgery General Anesthesia	80%	80%
Class III – Major Services		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures Inlays, Onlays, Crowns Prosthetics (Bridges, Dentures) Implants	50%	50%
Orthodontics for dependent children to age 19		
Diagnostic, Active, Retention Treatment	50%	50%
Included Plan Features	<ul style="list-style-type: none"> Covers 1 additional cleaning during pregnancy Covers 1 additional periodontal maintenance Scaling and root planing 4 periodontal surgery procedures 	
Maximums & Deductibles (applies to the combination of services received from network and non-network dentists)		
Calendar Year Deductible (per person/per family)	\$50/\$150 Excludes Class I & Orthodontics	
Calendar Year Maximum (per person)	\$2,000 Excludes Orthodontics	
Lifetime Orthodontic Maximum (per person)	\$1,200	
Reimbursement	Elite Plus	90 th Percentile

Representative listing of covered services – certificate of coverage provides a detailed description of benefits.

Dental plans are administered by United Concordia Companies, Inc., and underwritten by United Concordia Insurance Company. For more information please visit the "Disclaimers" link at www.UnitedConcordia.com. Administrative and claims offices located at 4401 Deer Path Road, Harrisburg, PA 17110 (1-800-332-0366).

These policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your account representative for specific provisions and details of availability.

1. Dependent children to age 26.
2. Reimbursement is based on our schedule of maximum allowable charges (MACs). Network dentists agree to accept our allowances as payment in full for covered services. Non-network dentists may bill the member for any difference between our allowance and their fee (also known as balance billing). United Concordia Dental's standard exclusions and limitations apply.
3. United Concordia creates out-of-network charges utilizing FAIR Health data supplemented with our charge data as appropriate. We then calculate the out-of-network charge at the 90th Percentile of such data. Non-network dentists may bill the member for any difference between our allowance and their fee.

Mail: United Concordia, PO Box 69420, Harrisburg, A 17103-9420
Web: www.unitedconcordia.com – Once enrolled, register to use My Dental Benefits for 24/7, secure access to benefit information including eligibility, claim status, procedure history, ID card requests and more!

EEM-0142-0619

DHMO Co-Pay Schedule may be viewed on website:

www.twu-hwt.org (under Healthcare Tab)

This will be a **ONE** time enrollment for dental, **NO EXCEPTIONS** will be made after **January 31, 2022**.

Dental change made will be effective March 1, 2022.

There will be no changes for dental until our next Annual Enrollment.