

Proposed Plan Summary for Waco Boom Manufacturing

Effective 04/01/2023

Concordia Flex is a passive PPO program that allows members to receive care from any licensed dentist; however, members receive the greatest value and convenience when they receive care from a participating dentist. This means that members who receive care from a participating dentist are responsible only for those deductibles and coinsurance amounts that are part of the program design.

	F-Plan3W	
	In-Network ¹	Non-Network ²
	ElitePLUS	90th Percentile
Class I	100%	100%
Class II	80%	80%
Class III	50%	50%
Class IV	50%	50%
Annual Program Maximum	\$2,000	\$2,000
Annual Program Deductible	\$50/\$150(excludes Class I)	\$50/\$150(excludes Class I)
Lifetime Orthodontic Maximum	\$1,000	\$1,000

Selected Plan Features

Smile for Health - Wellness College Tuition Benefit Program

Proposed Dental Rates	24 Month Rates
Employee Only	\$25.90
Employee and Spouse	\$51.60
Employee + Child	\$55.80
Employee + Children	\$55.80
Employee + Family	\$89.20

BID QUALIFICATIONS:

- Rates and benefits after the effective date must be approved by Underwriting. See General Proposal Terms for additional Underwriting guidelines.
- Rates assume 63 eligible employees, with 63 participating. Upon sale, quoted rates and benefits may be adjusted or coverage denied, based on achieved participation levels. Required participation must be met and maintained throughout the policy period.
- Commissions included: 10%
- Rates are based upon Standard Industry Classification Code: 3089
- United Concordia's standard exclusions and limitations apply.
- Class IV Services are excluded from Annual Program Deductible and Annual Program Maximum.
- This plan cannot be offered in conjunction with another dental plan.
- Fully Insured quotes include a service fee for the College Tuition Benefit Reward Program of \$0.30 per eligible employee/per month, which is separate from United Concordia's dental insurance premium. The College Tuition Benefit Reward Program is an optional service offered by SAGE CTB, LLC, and is not part of United Concordia's dental plan. Participation in the College Tuition Benefit Reward Program will require signing a Plan Sponsor Agreement with SAGE CTB, LLC. Please contact your United Concordia Sales Representative or Producer for further details.

1. 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, less applicable deductibles and coinsurance percentages.
2. 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.

Proposed Dental Benefits for Waco Boom Manufacturing

Effective Date: 04/01/2023

Benefit Category	F-Plan3W
Class I	United Concordia's Standard Frequency Limitations
Exams	2 per calendar year
X-Rays (Bitewings Only)	1 set every 12 months under age 19 and 1 set every 18 months age 19 and over
X-Rays (All Others)	1 every 5 years for Full Mouth and Panoramic X-Rays Limitations may apply to other types of X-rays.
Cleanings	2 per calendar year
Fluoride Treatment	1 per calendar year under age 14
Sealants	1 per tooth every 3 years to age 16 on permanent first and second molars
Palliative Treatment (Emergency)	2 per 12 months in combination with pulpal debridement
Space Maintainers	1 every 5 years under age 14
Class II	
Basic Restorative	Not within 24 months of previous placement. Includes coverage for posterior resins.
Simple Extractions	Any frequency (no limitations)
Repairs of Crowns, Inlays, Onlays, Dentures and Bridges	1 per 36 months
Endodontics	<ul style="list-style-type: none"> Pulpal therapy: primary teeth that have no permanent tooth to replace it Root canal treatment: one per tooth per lifetime
Non-Surgical Periodontics	<ul style="list-style-type: none"> Full mouth debridement: 1 per lifetime Scaling and root planing : 1 per 36 months (per area of mouth) Periodontal maintenance: 2 per calendar year (in addition to routine prophylaxis following active periodontal therapy)
Surgical Periodontics	Surgical periodontal procedures: 1 per 36 months (per area of mouth) Guided tissue regeneration: 1 per tooth per lifetime
Complex Oral Surgery	May vary by procedure
General Anesthesia	Limited to 60 minutes per session
Class III	
Inlays, Onlays and Crowns	Not within 5 years of previous placement
Prosthetics (Bridges, Dentures)	Not within 5 years of previous placement
Implants	Covered at 50% for both in- and out-of-network reimbursement
Class IV	
Diagnostic, Active, Retention Treatment for dependents to age 19	
Dependent Eligibility	
Dependent children covered to age 26.	
Due to state and federal mandates applying to other states, dependent eligibility may differ from that quoted.	
Selected Plan Features	
Smile for Health – Wellness Provides periodontal care for people with certain chronic medical conditions. Eligible conditions: diabetes, heart disease, stroke, rheumatoid arthritis, lupus, organ transplant and head & neck radiation.	<ul style="list-style-type: none"> Covers 1 additional periodontal maintenance per year and all are covered at 100% Scaling and root planing are covered at 100% 4 periodontal surgery procedures are covered at 100%