

United Concordia®

Insuring America's Dental Health

Special Plan Features Include:

- NEW Preventive Incentive Benefit
- No Waiting Periods on Basic and Major Services
 - No Pre-Existing Condition Limitation
- More than 93,000 Participating Dentists Nationwide

| Two and Four-Tier Pricing Options | | MEDIUM | | HIGH | | ENHANCED | | PREMIER | | UNLIMITED | | |
|---|------------------------|----------------------|------------|----------------------|------------|----------------------|------------|----------------------|------------|----------------------|------------|--|
| | IN-NETWORK | 100/80 | 0/50 | 100/90 |)/60 | 100/9 | 0/60 | 100/9 | 90/60 | 100/90 |)/60 | |
| OUT-OF-NETWORK | | 100/60 | 0/40 | 100/80/50 | | 100/80/50 | | 100/80/50 | | 100/80/50 | | |
| | | Deductible* | Benefit | |
| Class I Proc | Class I Procedures: | | Includes | |
| Olass i Flocedules. | | Preventive Incentive | | Preventive Incentive | | Preventive Incentive | | Preventive Incentive | | Preventive Incentive | | |
| | | | In-Network | |
| Examinations; X-Rays; Cleanir | ngs; | None | 100% | |
| Fluoride Treatments; Sealants | ; Palliative Treatment | Out-of-Network | | |
| | | None | 100% | \$50 | 100% | \$50 | 100% | \$50 | 100% | \$50 | 100% | |
| Class II Procedures: | | | | | | | | | | | | |
| Basic Restorative; Space Main | ntainers; | In-Network | | |
| Endodontics; Non-Surgical/Surgical Periodontics; | | \$50 | 80% | \$50 | 90% | \$50 | 90% | \$50 | 90% | \$50 | 90% | |
| Simple Extractions; Repairs of | : Crowns, Inlays, | Out-of-Network | | |
| Onlays, Bridges and Dentures; Complex Oral | | \$50 | 60% | \$50 | 80% | \$50 | 80% | \$50 | 80% | \$50 | 80% | |
| Surgery; General Anesthesia and/or IV Sedation | | | | | | | | | | | • | |
| Class III Prod | cedures: | | | | | | | | | | | |
| | | In-Network | | In-Network | | In-Network | | In-Network | | In-Network | | |
| Inlays; Onlays; Crowns; Prosth | netics | \$50 | 50% | \$50 | 60% | \$50 | 60% | \$50 | 60% | \$50 | 60% | |
| | | Out-of-Network | | Out-of-Network | | Out-of-Network | | Out-of-Network | | Out-of-Network | | |
| | | \$50 | 40% | \$50 | 50% | \$50 | 50% | \$50 | 50% | \$50 | 50% | |
| Annual Benefit Maximum Per Member | | \$1,250 | | \$1,500 | | \$2,500 | | \$5,000 | | Unlimited | | |

*\$50 Individual Deductible / \$150 Family Deductible



A \$7 NYSBG Membership fee will be added per invoice per month.

When searching for a Network Dentist, select the Advantage Plus Network Please Return Enrollment Materials to: **ELITE PROGRAMS, INC.**,

180 East Main Street, Suite 205, Patchogue, NY 11772

1-800-427-5358









Plans are available via membership in the New York State Business Group. A \$7 NYSBG membership fee will be added per invoice (group) per month.

Monthly Dental Rates for Groups of 2 or More - Effective 1/1/24 - 12/31/24

| METRO | MEDIUM 100/80/50 | | HIGH 100/90/60 | | ENHANCE | D 100/90/60 | PREMIER 1 | 00/90/60 | UNLIMITED 100/90/60 | |
|---------------------|------------------|----------|----------------|----------|--------------------|-------------|-------------------|----------|---------------------|----------|
| (Zip Codes 100-119) | 2-Tier | 4-Tier | 2-Tier | 4-Tier | 2-Tier | 4-Tier | 2-Tier | 4-Tier | 2-Tier | 4-Tier |
| Employee | \$49.00 | \$49.00 | \$55.00 | \$55.00 | \$63.00 | \$63.00 | \$64.00 | \$64.00 | \$68.00 | \$68.00 |
| Employee/Spouse | N/A | \$104.00 | N/A | \$120.00 | N/A | \$131.00 | N/A | \$133.00 | N/A | \$139.00 |
| Employee/Child(ren) | N/A | \$99.00 | N/A | \$112.00 | N/A | \$124.00 | N/A | \$126.00 | N/A | \$131.00 |
| Family | \$131.00 | \$153.00 | \$150.00 | \$175.00 | \$163.00 | \$190.00 | \$166.00 | \$193.00 | \$174.00 | \$205.00 |
| | | | | | | | | | | |
| NON-METRO | MEDIUM 100/80/50 | | HIGH 100/90/60 | | ENHANCED 100/90/60 | | PREMIER 100/90/60 | | UNLIMITED 100/90/60 | |
| (Zip Codes 120-139) | 2-Tier | 4-Tier | 2-Tier | 4-Tier | 2-Tier | 4-Tier | 2-Tier | 4-Tier | 2-Tier | 4-Tier |
| Employee | \$56.00 | \$56.00 | \$63.00 | \$63.00 | \$71.00 | \$71.00 | \$72.00 | \$72.00 | \$80.00 | \$80.00 |
| Employee/Spouse | N/A | \$106.00 | N/A | \$123.00 | N/A | \$134.00 | N/A | \$137.00 | N/A | \$163.00 |
| Employee/Child(ren) | N/A | \$98.00 | N/A | \$110.00 | N/A | \$121.00 | N/A | \$123.00 | N/A | \$154.00 |
| Family | \$134.00 | \$159.00 | \$153.00 | \$181.00 | \$166.00 | \$195.00 | \$169.00 | \$198.00 | \$205.00 | \$243.00 |
| | | | | | | | | | | |
| BUFFALO | MEDIUM 100/80/50 | | HIGH 100/90/60 | | ENHANCED 100/90/60 | | PREMIER 100/90/60 | | UNLIMITED 100/90/60 | |
| (Zip Codes 140-149) | 2-Tier | 4-Tier | 2-Tier | 4-Tier | 2-Tier | 4-Tier | 2-Tier | 4-Tier | 2-Tier | 4-Tier |
| Employee | \$50.00 | \$50.00 | \$57.00 | \$57.00 | \$65.00 | \$65.00 | \$66.00 | \$66.00 | \$70.00 | \$70.00 |
| Employee/Spouse | N/A | \$95.00 | N/A | \$107.00 | N/A | \$118.00 | N/A | \$120.00 | N/A | \$142.00 |
| Employee/Child(ren) | N/A | \$86.00 | N/A | \$96.00 | N/A | \$106.00 | N/A | \$107.00 | N/A | \$134.00 |
| Family | \$119.00 | \$140.00 | \$133.00 | \$158.00 | \$146.00 | \$171.00 | \$148.00 | \$173.00 | \$181.00 | \$212.00 |

Monthly Dental Rates for Sole Proprietors - Effective 1/1/24 - 12/31/24

| METRO | MEDIUM 100/80/50 | | HIGH 100/90/60 | | ENHANCE | D 100/90/60 | PREMIER ' | 100/90/60 | UNLIMITED 100/90/60 | | |
|---------------------|------------------|----------|----------------|----------|--------------------|-------------|-------------------|-----------|---------------------|----------|--|
| (Zip Codes 100-119) | 2-Tier | 4-Tier | 2-Tier | 4-Tier | 2-Tier | 4-Tier | 2-Tier | 4-Tier | 2-Tier | 4-Tier | |
| Employee | \$55.00 | \$55.00 | \$63.00 | \$63.00 | \$70.00 | \$70.00 | \$74.00 | \$74.00 | \$76.00 | \$76.00 | |
| Employee/Spouse | N/A | \$124.00 | N/A | \$139.00 | N/A | \$144.00 | N/A | \$153.00 | N/A | \$158.00 | |
| Employee/Child(ren) | N/A | \$118.00 | N/A | \$129.00 | N/A | \$135.00 | N/A | \$144.00 | N/A | \$147.00 | |
| Family | \$159.00 | \$186.00 | \$173.00 | \$203.00 | \$184.00 | \$209.00 | \$194.00 | \$223.00 | \$200.00 | \$231.00 | |
| | | | | | | | | | | | |
| NON-METRO | MEDIUM 100/80/50 | | HIGH 100/90/60 | | ENHANCED 100/90/60 | | PREMIER 100/90/60 | | UNLIMITED 100/90/60 | | |
| (Zip Codes 120-139) | 2-Tier | 4-Tier | 2-Tier | 4-Tier | 2-Tier | 4-Tier | 2-Tier | 4-Tier | 2-Tier | 4-Tier | |
| Employee | \$64.00 | \$64.00 | \$72.00 | \$72.00 | \$78.00 | \$78.00 | \$80.00 | \$80.00 | \$89.00 | \$89.00 | |
| Employee/Spouse | N/A | \$127.00 | N/A | \$148.00 | N/A | \$158.00 | N/A | \$173.00 | N/A | \$181.00 | |
| Employee/Child(ren) | N/A | \$114.00 | N/A | \$139.00 | N/A | \$152.00 | N/A | \$166.00 | N/A | \$171.00 | |
| Family | \$163.00 | \$191.00 | \$194.00 | \$216.00 | \$203.00 | \$231.00 | \$224.00 | \$258.00 | \$228.00 | \$269.00 | |
| | | | | | | | | | | | |
| BUFFALO | MEDIUM 100/80/50 | | HIGH 100/90/60 | | ENHANCED 100/90/60 | | PREMIER ' | 100/90/60 | UNLIMITED 100/90/60 | | |
| (Zip Codes 140-149) | 2-Tier | 4-Tier | 2-Tier | 4-Tier | 2-Tier | 4-Tier | 2-Tier | 4-Tier | 2-Tier | 4-Tier | |
| Employee | \$54.00 | \$54.00 | \$59.00 | \$59.00 | \$69.00 | \$69.00 | \$72.00 | \$72.00 | \$78.00 | \$78.00 | |
| Employee/Spouse | N/A | \$102.00 | N/A | \$117.00 | N/A | \$128.00 | N/A | \$131.00 | N/A | \$158.00 | |
| Employee/Child(ren) | N/A | \$92.00 | N/A | \$104.00 | N/A | \$116.00 | N/A | \$118.00 | N/A | \$149.00 | |
| Family | \$128.00 | \$152.00 | \$146.00 | \$171.00 | \$160.00 | \$188.00 | \$164.00 | \$191.00 | \$201.00 | \$235.00 | |



Plans administered by:



1-800-427-5358

Please Return Enrollment Materials to:

ELITE PROGRAMS, INC., 180 East Main Street, Suite 205, Patchogue, NY 11772

Rates are subject to United Concordia and NYS Insurance Department Approval.

Rate illustrations are provided for convenience only and are in no way considered to be proposals, advertisements, or implied contracts for insurance coverage.

State-filed monthly rates will apply at the point of enrollment. Monthly rates and subscriber enrollment are ultimately subject to final carrier approval. No exceptions, including typographical errors or ommissions, will be applied or accepted.

