



SUPPLEMENTAL GAP

# FCL DENTAL 3000



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**866-438-4274**



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GET MORE WITH SUPPLEMENTAL GAP

## The Best **Solutions** to Help Fill the Gaps

Group dental insurance is favorable for **helping to fill some of the coverage gaps left by traditional health insurance, which often excludes routine dental and vision expenses.** Without this coverage, individuals can potentially face high out-of-pocket costs for regular dental check-ups and preventive care, potentially neglecting oral health and encountering long-term issues. By choosing group dental insurance, members access a comprehensive plan that includes preventive services like cleanings and exams, helping maintain oral health and reducing financial stress.

Beyond preventive care, group dental insurance offers coverage for basic and major dental services, such as fillings, root canals, crowns, and orthodontics—services usually not covered by standard health insurance. **This type of coverage not only encourages better oral hygiene and health outcomes but also provides peace of mind, knowing that unexpected dental costs are manageable.**



### GROUP DENTAL INSURANCE

**\$3000 - Maximum Per Year Payment\***

(Applicable to each insured)

**\$25 - Deductible Amount Per Visit\***

(Applicable to each insured for covered services other than orthodontics)

**100% - Class I Services - Preventive Services\***

**80% - Class II Services - Basic Services\***

**50% - Class III Services - Major Services\***

(Waiting Period for Class III services is 12 months from the effective date)



### Group Dental Insurance

Group Dental Insurance is underwritten by  
First Continental Life & Accident Insurance Company

FCL Dental 3000 is available in AL, AR, AZ, DE, DC, FL, GA, IA, IN,  
KS, KY, LA, MO, MS, MT, ND, NE, OK, TN, TX & WV

\*See page 2 for Certificates of Insurance for state specific details, definitions, terms, conditions, and limitations, coverage may not be available or may vary by state.

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FCL Dental 3000 Flyer  
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# Importance of Reviewing Your State-Specific Certificate of Insurance



When considering supplemental gap insurance plans, it is crucial for members to thoroughly review their state-specific Certificate of Insurance. Doing so ensures a comprehensive understanding of the schedule of benefits, definitions, terms, limitations, and exclusions that apply specifically to their state. Coverage details can vary significantly from one state to another in some cases, certain coverages may not be available at all. By familiarizing yourself with this document, members can gain clarity on how their group insurance will function, ensuring they are well-informed about the scope and limitations of their coverage. This proactive approach is vital for making informed decisions and maximizing the benefits of their group insurance plan.

MATERIAL DESCRIPTION	LINK TO DOWNLOAD CERTIFICATE OF INSURANCE & UBA GUIDE
FCL DENTAL 3000 Certificate	<a href="https://www.ubamembers.com/certs_fclDental3000.pdf">https://www.ubamembers.com/certs_fclDental3000.pdf</a>
FCL Dental Provider Look-up Select DenteMax Plus Network	<a href="https://fclDental.dentemaxportal.com">https://fclDental.dentemaxportal.com</a>
UBA Membership Guide	<a href="https://www.ubamembers.com/sample_ubamembership.pdf">https://www.ubamembers.com/sample_ubamembership.pdf</a>

Below are examples of some of the Covered expenses by Class. For full list and Procedure codes, see the list of Covered Dental Expenses Procedures in the Certificate of Insurance.

## CLASS I - Preventive Services

- Oral Evaluation (Exam) and Prophylaxis (Cleaning)
- X-Rays (Bitewing)
- and more...

## CLASS II - Basic Services

- Intraoral, Extraoral, Posterior, & Panoramic radiographic images
- Basic restorations (fillings)
- Simple Extractions
- and more...

## CLASS III - Major Services

- Space Maintainers
- Inlay/Onlay Restorations
- Crowns
- Endodontic Therapy
- Surgical Periodontal Services
- Non-Surgical Periodontal Services
- and more...

Class III has a 12 month waiting period

## Why Use In-Network Providers

DenteMax Plus is a national, dental Preferred Provider Organization (PPO) network. DenteMax's group of quality dentists have agreed to accept a set, discounted fee schedule when they see DenteMax Plus patients. This means you can visit any of our PPO dentists and save on your dental costs.

## Maximum Allowable Charge Plan (MAC)

This product is a MAC plan which is a type of PPO plan where you receive greater benefits and less out-of-pocket expense by going to an in-network provider. Services completed by an out-of-network provider will most likely incur beyond what the contracted provider would charge for the same procedure.

# BENEFITS OF MEMBERSHIP IN UNITED BUSINESS ASSOCIATION (UBA)

Joining the United Business Association means becoming part of a community that is dedicated to the success of small businesses. Members benefit from better availability of essential programs, competitive discounts, and a supportive network that champions their growth.

By coming together, UBA members can achieve more collectively than they could individually, ensuring a brighter future for small businesses nationwide.

## Robust Association Membership Packages

**UBA offers comprehensive membership packages designed to meet the diverse needs of small businesses and individuals.** Whether you're looking for services geared toward enhancing your business journey, safeguard your health and wellbeing, or help protect you against unexpected out-of-pocket medical expenses, UBA has you covered.

## Business and Lifestyle Benefits

UBA understands that running a small business involves more than just day-to-day operations. That's why membership includes **access to a range of business and lifestyle benefits.** These benefits are designed to support both professional growth and personal well-being, allowing members to balance their work and personal lives more effectively. For more information about UBA's Membership benefits, view the UBA Membership Guide.

## Group Insurance Benefits

One of the key benefits of UBA membership is access to optional association group insurance benefits. Since 2003, UBA has partnered with insurance carrier partners to provide supplemental group limited benefit insurance policies. **As the master policyholder, UBA ensures that members have options to secure supplemental insurance coverage that meets their specific needs,** offering peace of mind and support when it's needed most.

## Shared Business Knowledge & Networking

At the heart of UBA is the belief that "We are Better Together". This philosophy drives the organization's commitment to fostering **shared business knowledge among its members.** Through online resources, members can enhance their skills, stay informed about industry trends, and implement best practices to drive their businesses forward. **The United Business Association (UBA) is also deeply committed to promoting and supporting our member small businesses.** The association provides a platform to showcase your products and services to a diverse audience, enhancing your brand's recognition and potential for growth.

First Continental Life & Accident Insurance Company (FCL) does not offer and is not affiliated with the discount programs offered in connection with membership in the United Business Association (UBA).

For UBA Membership details, services, discounts and disclosures, please review the brochure at [https://www.ubamembers.com/sample\\_ubamembership.pdf](https://www.ubamembers.com/sample_ubamembership.pdf).



Individual - \$35 per month*	Ind+Spouse - \$70 per month*	Ind+Child(ren) - \$80 per month*	Family - \$100 per month*
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**IMPORTANT ADDITIONAL DISCLAIMERS FOR THIS MEMBERSHIP PLAN AND FLYER**

Read the Certificate(s) of Insurance carefully. This flyer is a brief description of various group association insurance products and is not an insurance contract, nor part of the Certificate of Insurance.

Group Dental Insurance is issued as Policy# POL TX IMPL MEM21 and Group# MA2297-D+ by First Continental Life & Accident Insurance Company (FCL), Sugarland, TX. The policy is issued to the United Business Association (UBA) and includes the following: exclusions, limitations, reductions of benefits, waiting periods, and terms of renewal and termination. Subject to state availability, variability, and FCL’s right to increase premium rates.

**Cancellation / Termination of Benefits/Renewability:** Coverage terminates when UBA terminates the policy, your membership ceases, insurance ceases for your class, for non-payment of premium by UBA, or the date of fraud or misrepresentation of a material fact. The group policy terminates for non-payment of premium, if group participation requirements are not met or on any premium due date for any of the following reasons: fraud or misrepresentation of a material fact; failure of UBA to provide required information; or at FCL’s option with 30 days notice. Notice of termination provided to UBA is considered notice of termination to all members and will not be sent to you individually by FCL. The policy automatically renews each policy anniversary until cancellation/termination.

The insurance described above provides limited benefits. Limited benefit policies are insurance products with reduced benefits intended to help supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.

\*The following monthly insurance rates apply to coverage underwritten by First Continental Life & Accident Insurance Company. Your overall total association membership dues for the optional supplemental FCL Dental 3000 plan also include these monthly insurance rates: \$23.76 (Individual), \$47.72 (Ind+Sp), \$53.80 (Ind+Child(ren)), \$77.22 (Family).

First Continental Life & Accident Insurance Company and DenteMax do not offer and are not affiliated with the discount programs offered in connection with membership in the United Business Association (UBA). Plan cost does not include the separate \$10 UBA Membership dues. You must be a member of the United Business Association in order to purchase this plan.

If there are any discrepancies between the description in this flyer and the Certificate, the Certificate will govern.

United Business Association, First Continental Life & Accident Insurance Company, DenteMax, and HealthyAmerica are separate legal entities and have sole financial responsibility for their own products.

