



SUPPLEMENTAL GAP

# FCL ORAQUEST DENTAL HMO



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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

**\$9 - Copay Per Person Per Visit\***

(Applies to all services & procedures in the schedule of benefits)

**75% Copayment\***

(Applies to all procedures NOT included in the CPT code listing. Copayment is 75% of the dentist's usual and customary charge)

**Select a Primary Dentist during enrollment\***

**No Claims Forms\***

(Network - OraQuest dental network) 



### Group Dental Insurance

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

FCL OraQuest Dental HMO is only available in TX

\*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.

United Business Association | 409 W Vickery Blvd, Fort Worth, TX 76014 | 866-438-4274 | [info@ubamembers.com](mailto:info@ubamembers.com) | <https://www.ubamembers.com>



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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 OraQuest DHMO Certificate	<a href="https://www.ubamembers.com/certs_fcloraquestdhmo_TX.pdf">https://www.ubamembers.com/certs_fcloraquestdhmo_TX.pdf</a>
FCL Dental Provider Look-up Select OraQuest Network	<a href="https://search.fclidental.com/">https://search.fclidental.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 CPT code. For full list and Procedure codes, see the list of Covered Dental Expenses Procedures in the Certificate of Insurance.

CPT CODE	PROCEDURE	AMOUNT YOU PAY <sup>1</sup>
00120	Periodic Oral Evaluation	\$0
00140	Limited Oral Evaluation	\$0
00150	Comprehensive Oral Evaluation	\$0
00210	Intraoral Complete Series (including bitewings)	\$0
00220	Intraoral Periapical - first film	\$0
00230	Intraoral Periapical - each additional film	\$0
00240	Intraoral Occlusal Film	\$0
00250	Extraoral - first film	\$0
00260	Extraoral - each additional film	\$0
00270	Bitewings - single film	\$0
00272	Bitewings - two films	\$0
00274	Bitewings - four films	\$0
00330	Panoramic	\$0
00415	Bacteriologic Studies for Determination of Pathologic Agents	\$0
00425	Caries Susceptability Tests	\$0
00460	Pulp Vitality Tests	\$0
00470	Diagnostic Casts	\$0

For Full list of CPT codes, procedures and amount you pay, limitations, exclusions & terms & conditions, view the Certificate of Insurance located using the link:

[https://www.ubamembers.com/certs\\_fcloraquestdhmo\\_TX.pdf](https://www.ubamembers.com/certs_fcloraquestdhmo_TX.pdf)

<sup>1</sup>This is the amount you are responsible to pay your selected Participating General Dentist upon the CPT Code service.

# 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 - \$20 per month*	Ind+Spouse - \$35 per month*	Ind+Child(ren) - \$40 per month*	Family - \$50 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 Plan ID# UBA - DHMO - 110-011 and Group# MA2297 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 rate.

**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 OraQuest Dental HMO plan also include these monthly insurance rates: \$11.75 (Individual), \$21.00 (Ind+Sp), \$23.75 (Ind+Child(ren)), \$34.00 (Family).

First Continental Life & Accident Insurance Company and OraQuest do not offer and are not affiliated with the discount programs offered in connection with membership in the United Business Association (UBA). Membership 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, OraQuest, and HealthyAmerica are separate legal entities and have sole financial responsibility for their own products.

