



RETIREMENT ADVISORS OF AMERICA CLIENT DENTAL PLAN

The Retirement Advisors Client Dental Plan was developed several years ago to replace dental insurance benefits lost at retirement. Each year at this time, we offer an open enrollment period through August 13th. **This will be the only opportunity you will have to join our dental plan for the upcoming plan year.**

Once again we have teamed with United Concordia to offer a plan. Some of the highlights of the plan include:

- PPO plan with a percentage payout based on service provided
- \$50 deductible with annual maximum coverage of \$1,500 per person per year
- Claims history and status, annual maximum accumulation and much more at www.ucci.com
- Plan year payout of benefits (Sept. 1, 2010 to Aug. 31, 2011)
- Vision discount card added at no extra charge
- With **Preventive Incentive**, all class I diagnostic and preventative services – such as cleanings, exams, x-rays and more – **do not count toward your annual maximum**. This leaves you with more benefit dollars to use for other covered dental procedures.

Remember, this plan is a PPO plan, with a network of providers. Out of network providers will be paid the allowed amount based on usual and customary charges according to your zip code. Using out of network providers could result in higher out of pocket expenses. **This plan requires a one time 12-month waiting period on Major Services.**

Your deductible and benefits are paid out on a plan year basis. This means that once you enroll as of September 1, 2010, you will have \$1,500 worth of coverage until August 31, 2011.

<u>ANNUAL PREMIUMS</u>	
Client Only	\$ 435.08
Client and Spouse	\$ 867.64
Client and Child(ren)	\$ 800.44
Client and Family	\$ 1,394.16

If you would like to enroll, complete the enrollment form located on our website and send to us with a check made payable to the "RAA CLIENT ASSOCIATION" for the appropriate premium by **August 13, 2010**. Send to:

Retirement Advisors of America
13155 Noel Rd, Suite 1800
Dallas, TX 75240

Current members do not need to complete the enrollment form. If you are new to the plan and would like to enroll, **please complete the enrollment form** located on our website and send to us with a check for the appropriate premium by **August 13, 2010**.

For more dental plan information [click here](#). There you will find:

- Plan Summary
- Enrollment Form
- Preventive Incentive information
- Vision Discount information
- Dental Letter of Instruction (LOI) if you want to pay your premium directly from your Retirement Advisors account. Please be advised that payment from an IRA account is considered a taxable distribution. If you choose the Dental LOI payment method you can fax the enrollment form and the LOI to 972-233-3188.

We continue to believe the dental plan is an excellent benefit to our clients and are proud to offer such a comprehensive plan. Retirement Advisors of America administers this plan for its clients and receives no commissions.

As always, please call one of your Relationship Manager Team members at 800-321-9123 with any questions.