

### Personalized Directory

October 16, 2014

#### Search Criteria

**Network:** Alliance  
**ZIP:** 12561  
**Distance:** 25 miles

Thank you for using Find a Dentist. The providers in the attached directory meet the search criteria listed above and are the same providers returned by your online lookup. The directory is sorted first by specialty, and then alphabetically by provider name.

If you require further assistance in verifying a dentist's participation, or need help in selecting any type of dental provider, please call United Concordia at (800) 332-0366.

Visit our website at [www.unitedconcordia.com](http://www.unitedconcordia.com) to find dental benefits information, a link to My Dental Benefits, articles on oral health and more!

Although every effort has been made to ensure this directory offers complete and up-to-date provider information, it is subject to change without notice. Please verify that your provider participates in your network before receiving services.

# Alliance

## Endodontics

### **Tayebaty, Fardad T., DMD<sup>■</sup>**

2 Maple Ave.  
Clintondale, NY 12515  
(845) 883-6849  
(845) 883-0919  
English, Persian  
Accepting New Patients: Y

## General Dentistry

### **Angiolillo, Anthony J., DDS**

60 Park Ln.  
Ste 3  
Highland, NY 12528  
(845) 883-9595  
English  
Accepting New Patients: Y

### **Angiolillo, Anthony J., DDS**

11 Market St.  
Poughkeepsie, NY 12601  
(845) 454-3310  
(845) 454-3384  
English  
Accepting New Patients: Y

### **Bajaj, Rachna, DDS<sup>■</sup>**

2 Maple Ave.  
Clintondale, NY 12515  
(845) 883-6849  
(845) 883-0919  
English, Spanish  
Accepting New Patients: Y

### **Basir, Shiva, DDS**

102 Fulton Ave.  
Ste B.  
Poughkeepsie, NY 12603  
(845) 454-4800  
(845) 454-4884  
English, Hindi  
Accepting New Patients: Y

### **Bodie, Dwayne M., DMD<sup>■</sup>**

11 Crum Elbow Rd.  
Hyde Park, NY 12538  
(845) 229-6288  
(845) 229-8752  
English, Spanish, Korean, Hindi  
Accepting New Patients: Y

### **Bodie, Dwayne M., DMD<sup>■</sup>**

102 Fulton Ave.  
Ste B.  
Poughkeepsie, NY 12603  
(845) 454-4800  
English  
Accepting New Patients: Y

### **Brown, Stanley S., DDS<sup>■</sup>**

11 Crum Elbow Rd.  
Hyde Park, NY 12538  
(845) 229-6288  
(845) 229-8752  
English  
Accepting New Patients: Y

### **Brown, Stanley S., DDS<sup>■</sup>**

102 Fulton Ave.  
Ste B.  
Poughkeepsie, NY 12603  
(845) 454-4800  
(845) 454-4884  
English  
Accepting New Patients: Y

### **Ciovacco, Mark G., DMD<sup>■</sup>**

35 Lagrange Ave.  
Poughkeepsie, NY 12603  
(845) 471-4350  
English  
Accepting New Patients: Y

### **Danziger, Laurence R., DMD**

3 Plattekill Ave.  
New Paltz, NY 12561  
(845) 255-8350  
(845) 255-2620  
English  
Accepting New Patients: Y

### **Dasari, Vikram, DDS**

2020 South Rd.  
Ste 16  
Poughkeepsie, NY 12601  
(845) 462-2000  
(845) 298-1764  
English  
Accepting New Patients: Y

### **Feit, Victor, DDS<sup>■</sup>**

90 S. Hamilton St.  
Poughkeepsie, NY 12601  
(845) 452-8410  
(845) 452-8420  
English  
Accepting New Patients: Y

### **Fertucci, Joseph J., DDS**

2600 South Rd.  
Ste 21  
Poughkeepsie, NY 12601  
(845) 437-4380  
(845) 437-4384  
English, Spanish, Italian  
Accepting New Patients: Y

### **Flores, Andrew T., DDS**

12 Davis Ave.  
Poughkeepsie, NY 12603  
(845) 473-4565  
English  
Accepting New Patients: Y

- This dentist can save you even more money! That's because even though our entire network of dentists accepts our allowances for services that are *covered*, each dentist with a black box (■) next to his/her name accepts our allowances for *non-covered* services as well. These include services that go over your annual maximum. Regardless of which dentist you see, you are still responsible for deductibles and coinsurance payments, as applicable.

## Alliance

(General Dentistry cont...)

### **Flores, Corazon, DDS**<sup>■</sup>

637 Main St.  
Poughkeepsie, NY 12601  
(845) 452-6110  
English  
Accepting New Patients: Y

### **Flores, Corazon, DDS**<sup>■</sup>

12 Davis Ave.  
Poughkeepsie, NY 12603  
(845) 473-4565  
(845) 485-1721  
English  
Accepting New Patients: Y

### **Fokshey, Svitozar, DMD**

2020 South Rd.  
Ste 16  
Poughkeepsie, NY 12601  
(845) 462-2000  
(845) 298-1764  
English  
Accepting New Patients: Y

### **Gatchalian, Joel, DDS**

637 Main St.  
Poughkeepsie, NY 12601  
(845) 452-6110  
English  
Accepting New Patients: Y

### **Gatchalian, Joel, DDS**

12 Davis Ave.  
Poughkeepsie, NY 12603  
(845) 473-4565  
English  
Accepting New Patients: Y

### **Gil, Gustavo, DMD**

2020 South Rd.  
Ste 16  
Poughkeepsie, NY 12601  
(845) 462-2000  
(845) 298-1764  
English  
Accepting New Patients: Y

### **Gnerre, John F., DDS**<sup>■</sup>

11 Crum Elbow Rd.  
Hyde Park, NY 12538  
(845) 229-6288  
English  
Accepting New Patients: Y

### **Gnerre, John F., DDS**<sup>■</sup>

102 Fulton Ave.  
Ste B.  
Poughkeepsie, NY 12603  
(845) 454-4800  
(845) 454-4884  
English, Spanish, Vietnamese,  
Korean, Hindi  
Accepting New Patients: Y

### **Gross, Theodore C., DDS**<sup>■</sup>

637 Main St.  
Poughkeepsie, NY 12601  
(845) 452-6110  
English  
Accepting New Patients: Y

### **Gross, Theodore C., DDS**

12 Davis Ave.  
Poughkeepsie, NY 12603  
(845) 473-4565  
(845) 485-1721  
English  
Accepting New Patients: Y

### **Grosser, Andre, DDS**<sup>■</sup>

80 Washington St.  
Poughkeepsie, NY 12601  
(845) 452-8550  
(845) 452-8571  
English  
Accepting New Patients: Y

### **Grossman, Susan, DDS**

11 Crum Elbow Rd.  
Hyde Park, NY 12538  
(845) 229-6288  
(845) 229-8752  
English  
Accepting New Patients: Y

### **Herman, Gregory A., DMD**

2020 South Rd.  
Ste 16  
Poughkeepsie, NY 12601  
(845) 462-2000  
English  
Accepting New Patients: Y

### **Hwang, Joonkyu, DDS**<sup>■</sup>

11 Crum Elbow Rd.  
Hyde Park, NY 12538  
(845) 229-6288  
English  
Accepting New Patients: Y

### **Hwang, Joonkyu, DDS**<sup>■</sup>

102 Fulton Ave.  
Ste B.  
Poughkeepsie, NY 12603  
(845) 454-4800  
(845) 454-4884  
English  
Accepting New Patients: Y

<sup>■</sup> This dentist can save you even more money! That's because even though our entire network of dentists accepts our allowances for services that are *covered*, each dentist with a black box (■) next to his/her name accepts our allowances for *non-covered* services as well. These include services that go over your annual maximum. Regardless of which dentist you see, you are still responsible for deductibles and coinsurance payments, as applicable.

## Alliance

(General Dentistry cont...)

### **Jabbour, Nizam, DDS**

153 Academy St.  
Poughkeepsie, NY 12601  
(845) 454-0560  
(845) 454-0563  
English, Arabic  
Accepting New Patients: Y

### **Jackrel, George A., DDS<sup>■</sup>**

49 Lagrange Ave.  
Poughkeepsie, NY 12603  
(845) 454-0490  
(845) 454-0131  
English  
Accepting New Patients: Y

### **Joh, Jean J., DDS**

2020 South Rd.  
Ste 16  
Poughkeepsie, NY 12601  
(845) 462-2000  
English  
Accepting New Patients: Y

### **Jung, Junho, DDS<sup>■</sup>**

11 Crum Elbow Rd.  
Hyde Park, NY 12538  
(845) 229-6288  
(845) 229-8752  
English, Spanish, Korean, Hindi  
Accepting New Patients: Y

### **Jung, Junho, DDS<sup>■</sup>**

102 Fulton Ave.  
Ste B.  
Poughkeepsie, NY 12603  
(845) 454-4800  
English  
Accepting New Patients: Y

### **Karounos, Maria, DDS<sup>■</sup>**

1 Field CT  
Poughkeepsie, NY 12601  
(845) 452-5617  
(845) 452-4530  
English  
Accepting New Patients: Y

### **Kim, Byongyool A., DMD<sup>■</sup>**

11 Crum Elbow Rd.  
Ste A.  
Hyde Park, NY 12538  
(845) 229-6288  
(866) 289-0892  
English, Spanish, Korean, Hindi,  
Chinese  
Accepting New Patients: Y

### **Kim, Byongyool A., DMD<sup>■</sup>**

102 Fulton Ave.  
Ste B.  
Poughkeepsie, NY 12603  
(845) 454-4800  
English  
Accepting New Patients: Y

### **Kim, Byongyool A., DMD<sup>■</sup>**

102 Fulton Ave.  
Ste B.  
Poughkeepsie, NY 12603  
(845) 454-4800  
(845) 454-4884  
English  
Accepting New Patients: Y

### **Leonidas, Charisse, DDS**

2020 South Rd.  
Ste 16  
Poughkeepsie, NY 12601  
(845) 462-2000  
(845) 298-1764  
English  
Accepting New Patients: Y

### **Maibaum, Wayne, DMD**

637 Main St.  
Poughkeepsie, NY 12601  
(845) 452-6110  
English  
Accepting New Patients: Y

### **Maibaum, Wayne, DMD**

12 Davis Ave.  
Poughkeepsie, NY 12603  
(845) 473-4565  
English  
Accepting New Patients: Y

### **Mascarenhas, Patrick, DDS<sup>■</sup>**

11 Crum Elbow Rd.  
Hyde Park, NY 12538  
(518) 274-4311

English

Accepting New Patients: Y

### **Mascarenhas, Patrick, DDS<sup>■</sup>**

102 Fulton Ave.  
Ste B.  
Poughkeepsie, NY 12603  
(845) 454-4800  
(845) 454-4884  
English  
Accepting New Patients: Y

### **Miranda, Paula A., DMD**

2020 South Rd.  
Ste 16  
Poughkeepsie, NY 12601  
(845) 462-2000  
(845) 298-1764  
English  
Accepting New Patients: Y

<sup>■</sup> This dentist can save you even more money! That's because even though our entire network of dentists accepts our allowances for services that are *covered*, each dentist with a black box ( ■ ) next to his/her name accepts our allowances for *non-covered* services as well. These include services that go over your annual maximum. Regardless of which dentist you see, you are still responsible for deductibles and coinsurance payments, as applicable.

## Alliance

(General Dentistry cont...)

### **New Paltz Cosmetic Dentistry**

3 Plattekill Ave.

New Paltz, NY 12561

(845) 255-8350

(845) 255-2620

English

Accepting New Patients: Y

### **Paik, Claire C., DDS**

637 Main St.

Poughkeepsie, NY 12601

(845) 452-6110

English

Accepting New Patients: Y

### **Parvathaneni, Iswara P., DDS**

2020 South Rd.

Ste 16

Poughkeepsie, NY 12601

(845) 462-2000

English

Accepting New Patients: Y

### **Pascale, Anthony M., DDS<sup>■</sup>**

3671 Rt. 9 West

Highland, NY 12528

(845) 691-6499

English

Accepting New Patients: Y

### **Pascale, Anthony M., DDS**

3671 U.S. Highway 9W

Highland, NY 12528

(845) 691-6499

(845) 691-8938

English

Accepting New Patients: N

### **Patel, Dipti H., DDS<sup>■</sup>**

1363 Route 9G

Hyde Park, NY 12538

(845) 229-2177

(845) 229-2178

English, Hindi, Gujarati

Accepting New Patients: Y

### **Quintana, Nicole, DDS**

2020 South Rd.

Ste 16

Poughkeepsie, NY 12601

(845) 462-2000

(845) 298-1764

English

Accepting New Patients: Y

### **Rawlins, Jennifer A., DDS**

201 South Ave.

Ste 504

Poughkeepsie, NY 12601

(845) 473-0683

(845) 473-0684

English

Accepting New Patients: Y

### **Ritz, Kenneth A., DDS<sup>■</sup>**

10 Ibm Rd.

Ste C. and D.

Poughkeepsie, NY 12601

(845) 463-9300

(845) 463-3035

English

Accepting New Patients: Y

### **Ritz, Michael W., DDS<sup>■</sup>**

10 Ibm Rd.

Ste C. and D.

Poughkeepsie, NY 12601

(845) 463-9300

(845) 463-3035

English

Accepting New Patients: Y

### **Rivera, Jayson, DMD**

2020 South Rd.

Ste 16

Poughkeepsie, NY 12601

(845) 462-2000

(845) 298-1764

English

Accepting New Patients: Y

### **Rocha, Indira, DDS<sup>■</sup>**

49 Lagrange Ave.

Poughkeepsie, NY 12603

(845) 454-0490

(845) 454-0131

English, Spanish, Hindi, Bengali

Accepting New Patients: Y

### **Rosenberg, Ronald L., DDS**

2600 South Rd.

Poughkeepsie Plaza Mal

Poughkeepsie, NY 12601

(845) 454-3800

(845) 437-4384

English

Accepting New Patients: Y

### **Rubinchik, Mordehay, DDS<sup>■</sup>**

11 Crum Elbow Rd.

Hyde Park, NY 12538

(877) 949-0002

(845) 229-8752

English

Accepting New Patients: Y

### **Rubinchik, Mordehay, DDS<sup>■</sup>**

102 Fulton Ave.

Ste B.

Poughkeepsie, NY 12603

(845) 454-4800

(845) 454-4884

English

Accepting New Patients: Y

■ This dentist can save you even more money! That's because even though our entire network of dentists accepts our allowances for services that are *covered*, each dentist with a black box (■) next to his/her name accepts our allowances for *non-covered* services as well. These include services that go over your annual maximum. Regardless of which dentist you see, you are still responsible for deductibles and coinsurance payments, as applicable.

## Alliance

(General Dentistry cont...)

### **Runsewe, Olusola O., DDS<sup>■</sup>**

35 Lagrange Ave.  
Poughkeepsie, NY 12603  
(845) 462-2727  
(845) 462-2644

English

Accepting New Patients: Y

### **Schiff, Martin W., DDS<sup>■</sup>**

205 Peak Rd.  
Stone Ridge, NY 12484  
(845) 339-4707  
(845) 339-4242

English

Accepting New Patients: Y

### **Singh, Arun, DMD<sup>■</sup>**

11 Crum Elbow Rd.  
Hyde Park, NY 12538  
(845) 229-6288  
(845) 229-8752

English

Accepting New Patients: Y

### **Singh, Arun, DMD<sup>■</sup>**

102 Fulton Ave.  
Ste B.  
Poughkeepsie, NY 12603  
(845) 454-4800  
(845) 454-4884

English

Accepting New Patients: Y

### **Sitler, Christine, DDS**

637 Main St.  
Poughkeepsie, NY 12601  
(845) 452-6110

English

Accepting New Patients: Y

### **St. Hill, Wayne W., DDS<sup>■</sup>**

10 Gagnon Dr.  
Stone Ridge, NY 12484  
(845) 687-0600  
(845) 687-7296

English, Spanish, French

Accepting New Patients: Y

### **Stauss, Jamie O., DMD**

2020 South Rd.  
Ste 16  
Poughkeepsie, NY 12601  
(845) 462-2000  
(845) 298-1764

English

Accepting New Patients: Y

### **Tallering, Robert, DDS, P.C.<sup>■</sup>**

3433 U.S. Highway 9W  
Highland, NY 12528  
(845) 691-6969  
(845) 691-9810

English

Accepting New Patients: Y

### **Toprani, Chandrakant T., DMD**

3524 Rt. 9 W.  
Highland, NY 12528  
(845) 691-9478

English

Accepting New Patients: Y

### **Toprani, Subhadra C., DDS**

3524 U.S. Highway 9W  
Highland, NY 12528  
(845) 206-8422  
(516) 295-5017

English

Accepting New Patients: Y

### **Trimboli, Andrew L., DDS<sup>■</sup>**

22 Ibm Rd.  
Ste 203  
Poughkeepsie, NY 12601  
(845) 462-1542  
(845) 462-1602

English

Accepting New Patients: Y

### **Trimboli, Donna S., DDS**

22 Ibm Rd.  
Ste 203  
Poughkeepsie, NY 12601  
(845) 462-1542  
(845) 462-1602

English

Accepting New Patients: Y

### **Valente, Christopher G., DDS<sup>■</sup>**

35 Lagrange Ave.  
Poughkeepsie, NY 12603  
(845) 471-4350

English, French

Accepting New Patients: Y

### **Watkins Tarver, Margaretta E., DMD<sup>■</sup>**

102 Fulton Ave.  
Ste B.  
Poughkeepsie, NY 12603  
(845) 454-4800  
(845) 454-4884

English, Spanish, Korean, Hindi

Accepting New Patients: Y

### **Welker, William D., DDS<sup>■</sup>**

10 Ibm Rd.  
Ste C. and D.  
Poughkeepsie, NY 12601  
(845) 463-9300  
(845) 463-3035

English

Accepting New Patients: Y

<sup>■</sup> This dentist can save you even more money! That's because even though our entire network of dentists accepts our allowances for services that are *covered*, each dentist with a black box ( ■ ) next to his/her name accepts our allowances for *non-covered* services as well. These include services that go over your annual maximum. Regardless of which dentist you see, you are still responsible for deductibles and coinsurance payments, as applicable.

## Alliance

(General Dentistry cont...)

### **Zahangir, Nazmus S., DDS<sup>■</sup>**

49 Lagrange Ave.

Poughkeepsie, NY 12603

(845) 454-0490

(845) 454-0131

English, Spanish, Hindi, Bengali

Accepting New Patients: Y

### **Oral and Maxillofacial**

#### **Surgery**

### **Arcuri, Joseph, DDS**

29 Fox St.

Poughkeepsie, NY 12601

(845) 471-5202

(845) 471-2092

English

Accepting New Patients: Y

### **Behrbom, William J., DMD<sup>■</sup>**

11 Crum Elbow Rd.

Hyde Park, NY 12538

(845) 229-6288

English

Accepting New Patients: Y

### **Behrbom, William J., DMD<sup>■</sup>**

102 Fulton Ave.

Ste B.

Poughkeepsie, NY 12603

(845) 454-4800

English

Accepting New Patients: Y

### **Dermody, Charles P., DDS**

2020 South Rd.

Ste 16

Poughkeepsie, NY 12601

(845) 462-2000

(845) 298-1764

English

Accepting New Patients: Y

### **Finkel, Abraham N., DDS<sup>■</sup>**

11 Crum Elbow Rd.

Hyde Park, NY 12538

(518) 274-4311

(518) 274-4317

English, Spanish, Korean, Hindi

Accepting New Patients: Y

### **Prisco, Joseph M., DDS**

29 Fox St.

Poughkeepsie, NY 12601

(845) 471-5202

(845) 471-2092

English

Accepting New Patients: Y

### **Reyes, Magnon I., DDS<sup>■</sup>**

19th Baker Ave.

Ste 205

Poughkeepsie, NY 12601

(845) 849-9522

(845) 849-9525

English

Accepting New Patients: Y

### **Reyes, Magnon I., DDS<sup>■</sup>**

11 Crum Elbow Rd.

Hyde Park, NY 12538

(845) 229-6288

English

Accepting New Patients: Y

### **Reyes, Magnon I., DDS<sup>■</sup>**

102 Fulton Ave.

Ste B.

Poughkeepsie, NY 12603

(845) 454-4800

English

Accepting New Patients: Y

### **Rudnicki, Stanley, DDS<sup>■</sup>**

143 Hooker Ave.

Poughkeepsie, NY 12601

(845) 471-1000

(845) 473-6583

English

Accepting New Patients: Y

### **Sunwoo, James S., DDS<sup>■</sup>**

216 State Route 299

Ste 2

Highland, NY 12528

(845) 834-3120

(917) 210-3767

English

Accepting New Patients: Y

### **Orthodontics**

### **Friedman, Fred Z., DDS<sup>■</sup>**

10 Ibm Rd.

Ste C. and D.

Poughkeepsie, NY 12601

(845) 463-9300

(845) 463-3035

English

Accepting New Patients: Y

### **Rintel, Sheldon J., DDS**

102 Fulton Ave.

Ste B.

Poughkeepsie, NY 12603

(845) 454-4800

(845) 454-4884

English

Accepting New Patients: Y

- This dentist can save you even more money! That's because even though our entire network of dentists accepts our allowances for services that are *covered*, each dentist with a black box (■) next to his/her name accepts our allowances for *non-covered* services as well. These include services that go over your annual maximum. Regardless of which dentist you see, you are still responsible for deductibles and coinsurance payments, as applicable.

## Alliance

(Orthodontics cont...)

### **Spiegel, Albert, DDS<sup>■</sup>**

4322 Albany Post Rd.

Hyde Park, NY 12538

(845) 229-9129

(845) 229-9120

English

Accepting New Patients: Y

### Pediatric Dentistry

### **Kang, Hyun W., DDS<sup>■</sup>**

102 Fulton Ave.

Ste B.

Poughkeepsie, NY 12603

(845) 454-4800

(845) 454-4884

English

Accepting New Patients: Y

### **Layvey, Ann A., DMD<sup>■</sup>**

102 Fulton Ave.

Ste B.

Poughkeepsie, NY 12603

(845) 454-4800

(845) 454-4884

English, Spanish

Accepting New Patients: Y

### **Michel, Alicia E., DDS**

11 Crum Elbow Rd.

Hyde Park, NY 12538

(845) 229-6288

English

Accepting New Patients: Y

### **Michel, Alicia E., DDS**

102 Fulton Ave.

Ste B.

Poughkeepsie, NY 12603

(845) 454-4800

(845) 454-4884

English

Accepting New Patients: Y

### **Nyer, Daniel, DMD**

102 Fulton Ave.

Ste B.

Poughkeepsie, NY 12603

(845) 454-4800

(845) 454-4884

English

Accepting New Patients: Y

### **Park, Juwon J., DMD<sup>■</sup>**

11 Crum Elbow Rd.

Hyde Park, NY 12538

(845) 229-6288

English

Accepting New Patients: Y

### **Park, Juwon J., DMD<sup>■</sup>**

102 Fulton Ave.

Poughkeepsie, NY 12603

(845) 454-4800

(845) 569-8669

English, Korean

Accepting New Patients: Y

### **Van Vorst, Kathleen A., DMD<sup>■</sup>**

11 Crum Elbow Rd.

Hyde Park, NY 12538

(845) 229-6288

English

Accepting New Patients: Y

### **Van Vorst, Kathleen A., DMD<sup>■</sup>**

102 Fulton Ave.

Ste B.

Poughkeepsie, NY 12603

(845) 454-4800

(845) 454-4884

English

Accepting New Patients: Y

### **Yau, Charles J., DDS<sup>■</sup>**

102 Fulton Ave.

Ste B.

Poughkeepsie, NY 12603

(845) 454-4800

(845) 454-4884

English, Spanish, Korean, Hindi

Accepting New Patients: Y

- This dentist can save you even more money! That's because even though our entire network of dentists accepts our allowances for services that are *covered*, each dentist with a black box (■) next to his/her name accepts our allowances for *non-covered* services as well. These include services that go over your annual maximum. Regardless of which dentist you see, you are still responsible for deductibles and coinsurance payments, as applicable.



UNITED CONCORDIA®  
DENTAL

Dental Proposal for:  
**Town of New Paltz**

**Effective Date: 01/01/2015**

Presented By:

**United Concordia**

## Want to have healthier employees and save *thousands* in annual medical costs?

### Committed to oral health

At United Concordia, we know how important oral health is to overall health, as we've specialized in dental insurance for over 40 years.

Our landmark **UCWellness Oral Health Study** is a three-year look at the link between serious health conditions and gum (periodontal) disease. Research revealed that patients who were pregnant or had certain chronic conditions saved *thousands* of dollars a year in medical costs when treated for gum disease.

That means getting the right dental plan for your employees could make a big difference to your bottom line.

### Thoughtfully designed dental plans

Our dental plans are designed to ensure flexibility meets affordability, while retaining the quality of coverage and service that customers have come to expect from us.

And our optional wellness features focus on getting members engaged in their oral health—enticing them to get the preventive care they need to avoid complex dental problems and improve their health overall.

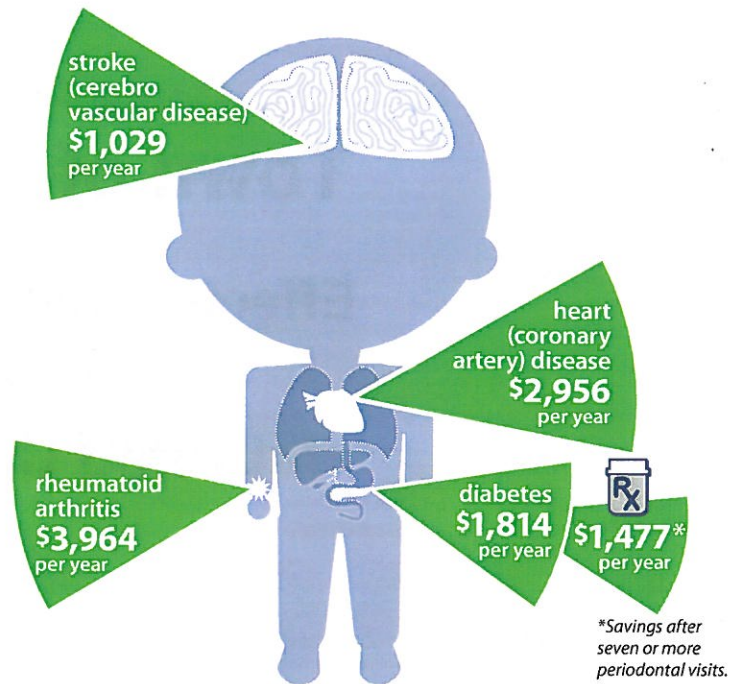
### Quality dentist access where you need it

With extensive, ongoing recruitment efforts, we have built some of the largest dentist networks in the country, ensuring our members can easily find a nearby network dentist, no matter where they live. We hold our dentists to the highest standards, rigorously screening their credentials and claims to verify quality care is provided to all of our members.

*First standalone dental carrier to receive URAC accreditation—a key industry measure of network quality*



ACCREDITED



## MEDICAL COST SAVINGS WITH GUM DISEASE TREATMENT

### Convenient access to information

We strive to make sure information is available where and when our customers need it:

- **Employees** can access details on their benefits, find a network dentist, review claims and more, in their **My Dental Benefits** account, accessible on our website or our United Concordia mobile app.
- **Employers** can easily add, change or delete enrollment—or view or pay bills—all in the **account management portal** on our website.

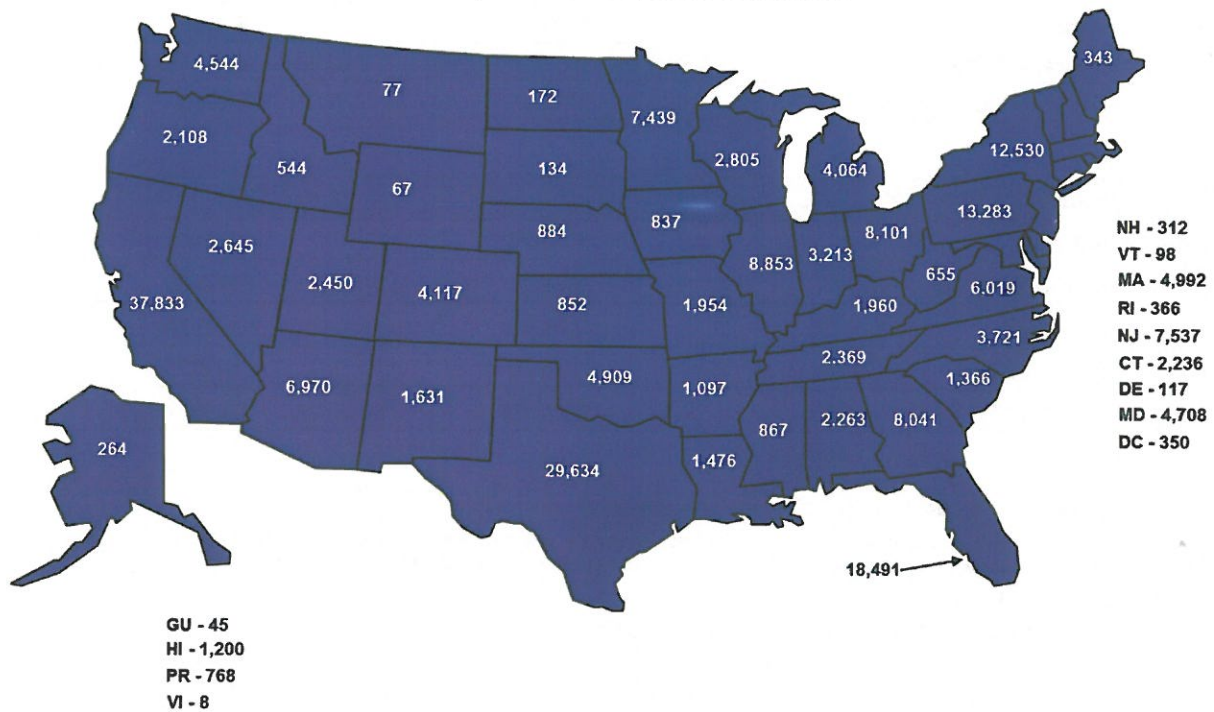
### Making your employees healthier

Our approach is simple—it's all about the member. The one who actually sits in the dental chair. That's why we've developed plans that cover what members really need, and why we're committed to getting them engaged in their oral health. And because maintaining oral health can keep your employees healthier in many other ways, choosing United Concordia is a great way to benefit your organization's bottom line.

# UNITED CONCORDIA<sup>®</sup> DENTAL

## Alliance Network Counts

United Concordia's largest PPO network, including 92,477 dentists at 234,319 access points nationwide



Projected counts as of 04/30/13

## Proposed Plan Summary for Town of New Paltz

Effective 01/01/2015

Concordia Preferred is an active PPO program that combines the cost savings available in a managed dental care program with greater access available in traditional indemnity programs. It also allows members to receive care from any licensed dentist and increases the plan coverage when members receive care from participating dentists.

	P-Plan13WD (OON Ded applies Class 2&3)	
	In-Network <sup>1</sup>	Non-Network <sup>2</sup>
	Alliance	90th Percentile
Class I	100%	100%
Class II	100%	80%
Class III	60%	50%
Class IV	50%	50%
Annual Program Maximum	\$1500	\$1500
Annual Program Deductible	\$50/\$150(excludes Class I)	\$50/\$150(excludes Class I)
Lifetime Orthodontic Maximum	\$1000	\$1000

Proposed Dental Rates	12 Month Rates	24 Month Rates
<b>Employee Only</b>	<b>\$38.30</b>	<b>\$39.40</b>
<b>Employee and Spouse</b>	<b>\$76.50</b>	<b>\$78.80</b>
<b>Employee + Child</b>	<b>\$76.00</b>	<b>\$78.30</b>
<b>Employee + Children</b>	<b>\$76.00</b>	<b>\$78.30</b>
<b>Employee + Family</b>	<b>\$123.10</b>	<b>\$126.80</b>

**Bid Qualifications:**

- Rates and benefits for effective dates thereafter must be approved by Underwriting.
- Rates assume 99 eligible employees, with 83 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: 6%
- Rates are based upon Standard Industry Classification Code: 9199
- United Concordia's standard exclusions and limitations apply.
- Class IV Services are excluded from Annual Program Deductible and Annual Program Maximum

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 Town of New Paltz

**Effective Date: 01/01/2015**

Benefit Category Class I	P-Plan13WD (OON Ded applies Class 2&3) United Concordia's Standard Frequency Limitations
Exams	2 every 12 months
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; Fluoride Treatment	2 every 12 months; 1 every 12 months 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
<b>Class II</b>	
Space Maintainers	1 every 5 years under age 14
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"> <li>• Pulpal therapy: primary teeth that have no permanent tooth to replace it</li> <li>• Root canal treatment: one per tooth per lifetime</li> </ul>
Non-Surgical Periodontics	<ul style="list-style-type: none"> <li>• Full mouth debridement: 1 per lifetime</li> <li>• Scaling and root planing : 1 per 36 months (per area of mouth)</li> <li>• Periodontal maintenance: 2 every 12 months (in addition to routine prophylaxis following active periodontal therapy)</li> </ul>
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
<b>Class III</b>	
Inlays, Onlays and Crowns	Not within 5 years of previous placement
Prosthetics (Bridges, Dentures)	Not within 5 years of previous placement
<b>Class IV</b>	
Diagnostic, Active, Retention Treatment for members to any age	
<b>Dependent Eligibility</b>	
Dependent children covered to age 26.	
<i>Due to state and federal mandates applying to other states, dependent eligibility may differ from that quoted.</i>	

**ADDITIONAL INFORMATION:**

- United Concordia's dental plan is the only plan offered for acceptance or consideration. The quoted information is invalid if any other dental carrier is offered for coverage.
- In addition to the quoted overall participation requirement, a minimum of 2 enrolled contracts is required for every DHMO program offered and a minimum of 10 enrolled contracts is required for every FFS program offered.
- Rates assume the group does not currently have dental coverage with United Concordia Dental. If the group is currently covered under a United Concordia Dental insurance policy, the rates quoted in this proposal are not valid, and the renewal rates will apply instead. Please contact your United Concordia Dental representative for more information about your renewal rates.
- All proposed rates, guarantees and caps assume no change to the proposed benefit design. United Concordia reserves the right to re-evaluate proposed rates and benefit if any state or federally mandated benefits or fees are imposed.
- United Concordia Dental is not able to accept business submitted by or pay commissions to producers who are not appointed. Any binder check or other premium payment collected from a group by non-appointed producers, and is then submitted for acceptance to United Concordia Dental directly or through United Concordia Dental sales personnel, will be rejected and returned to the non-appointed producer. Your quotation of rates to groups or submission of business to United Concordia Dental will constitute acceptance of and agreement to comply with these rules regarding appointment and commission payments.

United Concordia Dental may pay the selling broker or benefit consultant ("producer") compensation for the promotion and sale of the products and services offered in this proposal. In addition to our standard compensation arrangements, we may make additional cash payments or reimbursements to selling producers in recognition of their marketing and distribution activities, persistency levels and volumes of business.

We encourage producers and their clients to discuss what commissions or other compensation may be paid in connection with the purchase of products and services from United Concordia Companies, Inc. If you have questions regarding compensation programs related to your insurance plan, you may view the information on producer compensation that is available on our website at [www.unitedconcordia.com](http://www.unitedconcordia.com).

- From time to time United Concordia Dental offers premium rate discounts to groups that purchase additional lines of insurance coverage from other insurance companies that are affiliated with United Concordia Dental. You may be eligible for one or more of these multiple policy discounts. Information regarding your eligibility for these discount programs is available from United Concordia Dental sales representatives. The multiple policy discount programs offered by United Concordia Dental may change or terminate at any time without prior notice.

Town of New Paltz  
United Concordia's Alliance vs. Guardian

Zip Code	State	# of Mbrs	Unique Dentists by Zip Code		
			Alliance	Guardian	Diff Alliance - Guardian
07430	NJ	1	15	17	-2
12401	NY	6	73	51	22
12404	NY	2	0	0	0
12443	NY	3	0	0	0
12449	NY	1	11	10	1
12456	NY	1	0	0	0
12461	NY	1	0	0	0
12466	NY	2	1	1	0
12472	NY	1	0	0	0
12473	NY	1	0	0	0
12481	NY	1	0	0	0
12483	NY	1	0	0	0
12486	NY	3	0	0	0
12487	NY	3	0	0	0
12525	NY	4	0	0	0
12528	NY	5	6	8	-2
12542	NY	2	1	0	1
12548	NY	1	0	0	0
12550	NY	1	101	138	-37
12561	NY	46	1	1	0
12572	NY	1	0	2	-2
12586	NY	2	5	4	1
12589	NY	2	0	0	0
12590	NY	1	31	28	3
12737	NY	1	0	0	0
30066	GA	1	44	38	6
32536	FL	1	11	9	2
34481	FL	1	40	28	12
34655	FL	1	50	67	-17
49631	MI	1	1	2	-1
83638	ID	1	4	1	3
<b>Totals</b>		<b>99</b>	<b>395</b>	<b>405</b>	<b>-10</b>

KEY

	United Concordia's Alliance counts exceed competitor's network.
	Competitor's counts exceed United Concordia's Alliance network.
	Competitor's counts equal United Concordia's Alliance network.

**United Concordia and Competitors Source: Strenuus** as of 07/2014

"Strenuus makes no warranty, to any recipient of this Summary, regarding the data contained herein, including any express or implied warranty of merchantability, fitness for a particular purpose, satisfactory quality, accuracy, and non-infringement of third party rights. Strenuus also specifically disclaims any warranties regarding the performance of the data and the results that will be obtained by using the data.

**Strenuus derives unique dentists counts by zip code by counting each dentist once in each zip code practiced in.**

