

Piggyback Dental

Enhanced Dental Coverage



CCPOA

Benefit Trust Fund

Supplemental Dental Program



Effective January, 2027

Piggyback Dental

What is the Piggyback Program?

The Piggyback Program is a supplemental dental benefit that pays a portion of eligible dental expenses after your primary dental plan has paid its share.

It is designed to help cover out-of-pocket dental costs not fully paid by your primary coverage.

Who Is Eligible?

Eligible participants include:

- Active CCPOA members in good standing employed by the State of California.
- Retired CCPOA members in good standing.
- CCPOA and CCPOA Benefit Trust Fund employees.
- Eligible spouses, registered domestic partners, and dependent children.

Children are covered until age 26. Coverage may continue beyond age 26 if the child has a qualifying disability that existed before age 26 and remains unmarried.

Orthodontics

Pays 50% of orthodontic costs.

- Lifetime family maximum of \$1,000.
- Participant must be enrolled in the program for at least one year before orthodontic treatment begins.

NOTICE: The CCPOA BTF recommends that you request a pre-authorization for dental services when the treatment plan exceeds \$300. Ask your dental office to submit a written proposed treatment plan to United Concordia Dental for approval.



Dental Benefits Through United Concordia

The Piggyback Dental Program pays a percentage of covered expenses after the primary dental plan pays. Participants must have a primary dental plan to receive Piggyback benefits.

Benefit Levels

50% reimbursement for services such as:

- Dentures
- Bridgework
- Implants and implant crowns

20% reimbursement for services such as:

- Inlays/onlays
- Crowns
- Gold fillings

10% reimbursement for services such as:

- Exams not already paid at 100%
- Oral surgery
- Fillings
- Emergency services
- Gum treatment
- Root canals
- General anesthesia

Piggyback is Affordable!

ACTIVE	RETIRED
\$16.00 per month (CCPOA Member Only)	\$18.00 per month (CCPOA Member Only)
\$28.00 per month (CCPOA Family)	\$34.00 per month (CCPOA Family)

Piggyback Dental

Here is an example of how Piggyback works

This is only an example of coverage. Example based on CCPOA Dental Program benefits and assumes you use a United Concordia Dental provider and have met your \$50.00 deductible.

Gold Crown

(procedure 2790):

Dentist Charges \$848.00

Coverage with Piggyback:

United Concordia Dental pays
80% of allowable (\$848) 678.40
Piggyback pays 20% \$169.60
Total Payout \$848.00
Out-of-Pocket \$0.00

Coverage without Piggyback:

Your Dental coverage pays
80% of allowable (\$800) \$678.40
Out-of-Pocket \$169.60

Annual Dental Maximum

\$2,000 per family per calendar year for both Active and Retired participants.

Major Limitations

The program does not cover:

- Deductibles.
- Charges above the primary plan’s allowed amount.
- Services not covered by the primary dental plan.
- Dental treatment resulting from work-related injuries.
- Orthodontic treatment begun before the waiting period ends.
- Claims submitted more than one year after the primary plan paid the claim.



When Coverage Starts and Ends

Coverage Begins

Coverage starts on the first day of the month after payroll deductions begin.

Coverage Ends

Coverage ends when:

- A participant is no longer eligible or no longer a CCPOA member.
- Required contributions are not paid.
- The participant voluntarily ends coverage.
- The Program terminates.
- A former participant who drops coverage must wait one year before re-enrolling.

Filing Claims

Dental Claims

Submit through United Concordia Dental. Participants in the CCPOA Dental Program generally do not need to submit additional explanations of benefits.

Dental Claims need to be mailed to:

United Concordia Dental-Dental Claims

P.O. Box 69421

Harrisburg, PA 17106-9421

Deadlines

Claims should be submitted within 60 days of service and no later than one year after the primary plan pays the claim. Late claims will be denied.

For Dental benefits, contact
United Concordia Dental:
844.789.1713

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Appeals

If a claim is denied:

- Appeals must be submitted in writing within 180 days.
- Dental claims have a first-level appeal through United Concordia and a second-level appeal through the CCPOA Benefit Trust Fund Board of Trustees.

COBRA Continuation Coverage

If coverage would otherwise end because of certain qualifying events, participants and dependents may continue coverage by paying the full cost themselves.

Common qualifying events include:

- Loss of eligibility due to reduced work hours.
- Employment termination.
- Divorce or legal separation.
- Death of the participant.
- A child losing dependent status.

Coverage can generally continue for:

- 18 months after termination or reduced work hours.
- Up to 36 months for certain dependent-related events.
- Up to 29 months if a qualifying disability extension applies.



Key Takeaways

- The Piggyback Program supplements a participant's primary dental plan by reimbursing part of the remaining cost.
- Maximum annual benefit is \$2,000 per family.
- Orthodontia is covered at 50%, with a \$1,000 lifetime family maximum and a 12-month waiting period.
- Claims must be submitted within one year of the primary plan's payment date.
- COBRA continuation coverage is available after certain qualifying events.
- The program is self-funded and administered by the CCPOA Benefit Trust Fund with dental claims handled by United Concordia Dental.

We've Got You Covered.

916-779-6300

1-800 In-Unit-6



CCPOA Benefit Trust Fund

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