



CCPOA Benefit Trust Fund

United **Concordia**
dental®

Subject: Important Update to Your Dental Coverage

September 05, 2025

Dear Participant,

Our records show that you are currently enrolled in dental coverage through Western Dental. We've heard your concerns regarding the one-year enrollment requirement with Western Dental, and we're pleased to share some important news.

After months of negotiations, the CCPOA Contract Team has successfully updated the Memorandum of Understanding (MOU) to eliminate the mandatory one-year enrollment with Western Dental. In our continued effort to provide the best possible benefits to our members, the Trust has partnered with **United Concordia Dental (UCD)** to manage our entire dental network. As a result, all Western Dental policies will be automatically transitioned to UCD.

What This Means for You:

- **Effective Date: January 1, 2026.**
- Current Western Dental DMHO Members will be enrolled in UCD Core PPO Plan automatically.
- CCPOA Rank and File members still have a \$0.00/monthly premium.
- This transition applies regardless of whether you've completed your one-year requirement with Western Dental.
- Keep an eye out for communication and ID Cards in the mail from UCD.
- You have an option of enrolling in the voluntary Piggyback plan to get even more savings.
- **Action Required:** You can call or create an online account to confirm your dentist is a contracted provider. No selection of a preferred dentist is required. You have the flexibility to choose any contracted **Elite Plus** PPO provider.

www.unitedconcordia.com/find-a-dentist

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About United Concordia:

UCD is one of the largest dental insurance providers in the U.S., with over 133,000 participating dentists. They administer the TRICARE Dental Program for military families and now serve the largest state-run corrections group in the country. With over 50 years of experience and more than 10.4 million members, UCD is well-equipped to support your dental care needs.

Need Assistance?

If you have questions about:

- Your current coverage,
- Enroll in/Questions about Piggyback,
- Need help with an existing claim,
- Want more information about this transition,

Please contact our Dental Benefits Department at: **(916) 779-6300 or (800) 468-6486.**

We appreciate your continued trust and are committed to providing you with the highest quality dental care.

Sincerely,

Daniel Beaman, Administrator
CCPOA Benefit Trust Fund