

UNITED CONCORDIA®

FEDVIP DENTAL PLAN



\$3,500 Annual Maximum

Visit any dentist

No deductible

\$2,000 Dental Accident Coverage

Expanded dental network

www.uccifedvip.com

Why Choose United Concordia's Dental Plan?

Expertise

- 40 years of experience in group dental insurance.¹
- More than 8 million members worldwide, including 1.9 million enrollees in the Department of Defense's TRICARE Dental Program.¹

Commitment to Oral Health

- Recent research suggests a connection between oral health, particularly gum disease, and certain medical conditions such as heart disease, stroke, diabetes, respiratory disease and some complications of pregnancy.
- United Concordia's benefit plans are designed to help our members maintain good oral health.
- Check out our online Dental Health Center at www.uccifedvip.com for information on how you can achieve and maintain good oral health.

Large, National Network of Dentists

- Your network has more than **117,000** dentist practicing locations across the country¹, and we work hard to ensure that there are network dentists in the locations where our members live and work, including both urban and rural areas.
- Finding a United Concordia network dentist is easy. Just use the **Find a Dentist** online search tool at www.uccifedvip.com.
- You may choose any dentist, even if the dentist is not in our network. However, there are many **benefits of visiting a network dentist**:
 - ✓ **Saves you money**—Our network dentists accept our negotiated fees as payment in full for covered services, so they cannot bill you for the difference between their regular charges and our negotiated fees. Also, United Concordia pays a greater percentage of your dental bills when you visit a network dentist. See **Savings Example** below and **Covered Dental Services** chart at right.
 - ✓ **Saves you time**—Our network dentists agree to file your claims, so it's one less thing for you to do.
 - ✓ **Provides peace of mind**—All of our network dentists undergo a thorough review through our quality assurance process and routine verification of their credentials.

Look at what you can save . . .

Annual Savings² for a Family of Four with United Concordia (vs. without dental coverage)

Service	Without Coverage You Pay	In-Network ³		Out-of-Network	
		You Pay	Your Savings	You Pay	Your Savings
4 adult cleanings	\$265	\$0	\$265	\$108	\$157
4 child cleanings	\$202	\$0	\$202	\$81	\$121
8 exams	\$290	\$0	\$290	\$123	\$167
4 sets of bitewing x-rays	\$192	\$0	\$192	\$90	\$102
1 filling (amalgam)	\$102	\$17	\$85	\$52	\$50
1 crown	\$822	\$343	\$479	\$547	\$275
TOTAL	\$1,873	\$360	\$1,513	\$1,001	\$872

Covered Dental Services

Plan Design ⁴	United Concordia Pays ⁵	
	In-Network	Out-of-Network
Basic Services—Class A		
Exams	100%	80%
X-rays		
Cleanings		
Fluoride Treatments		
Sealants		
Space Maintainers		
Emergency Care		
Dental Accident Services	100%	100%
Intermediate Services—Class B		
Minor Restorative Services (Fillings, Stainless Steel Crowns through age 14)	80%	60%
Nonsurgical Endodontic Services (Pulpal Therapy)		
Nonsurgical Periodontal Services (Periodontal Scaling, Root Planing, Periodontal Maintenance)		
Prosthodontic Services (Denture Repair)		
Oral Surgery		
General Anesthesia		
Consultations		
Miscellaneous Services		
Major Services—Class C		
Major Restorative Services (Crowns, Inlays, Onlays, Posts, Cores, Single Implant Crowns)	50%	40%
Surgical Endodontic Services (Root Canals, Apicoectomies)		
Periodontal Surgery (Gingivectomies, Osseous Surgery)		
Prosthodontic Services (Posts, Cores, Dentures, Bridges)		
Orthodontic Services—Class D⁶		
Diagnostic, Limited, Interceptive, Comprehensive, Retention Treatments	50% (Dependents to 19)	
General Services		
Medications—Therapeutic Drug Injections	Eligibility related to above covered services	
Maximums		
Annual Program Maximum (per covered person)	\$3,500	
Lifetime Orthodontic Maximum (per covered person)	\$1,500	
Dental Accident Lifetime Maximum (per covered person)	\$2,000	

1. Based on United Concordia internal research & reports as of July, 2010.

2. For illustrative purposes only. Savings will vary by dentist, service and geographic region. Sample charges based on Pennsylvania ZIP Code 17110 as of July, 2010.

3. Assumes all services are performed by a United Concordia Advantage *Plus* network dentist.

4. Please review the United Concordia FEDVIP Brochure for a full explanation of plan benefits including exclusions and limitations. You can access the Brochure at www.uccifedvip.com.

5. Percentages applied to lesser of United Concordia's negotiated fees (maximum allowable charges or MAC) and dentist's average charge. As out-of-network dentists do not agree to accept our MAC, they may bill you the difference between our MAC and their regular fees.

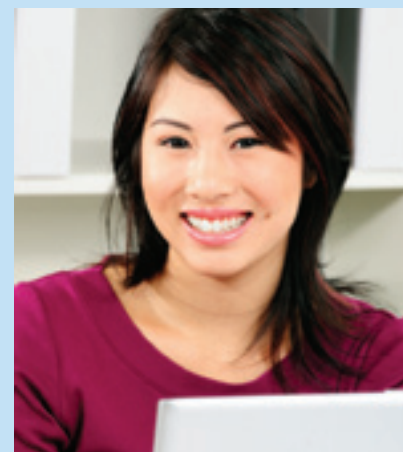
6. 24-month waiting period for Class D services.

Best-In-Class Service

Whether you use our convenient online tools or contact our friendly, knowledgeable customer service experts, you have the information you need—when you need it.

Online Tools

www.uccifedvip.com



New, Improved Find a Dentist

Search for a dentist near you, compare several dentists' attributes side by side, get driving directions to a dentist's office and more.

My Dental Benefits

Once enrolled, you can securely access your benefit information, including eligibility, claim status, procedure history, printable ID cards and additional information about your plan.

Frequently Asked Questions

Find answers to the most commonly asked questions about United Concordia's FEDVIP plans.

Dental Health Center

Explore our online library of dental health articles on a variety of topics, a glossary of dental terms and links to helpful websites.

Customer Service

Call toll free 1-877-FYI-UCCI (1-877-394-8224) Monday through Friday, 8 a.m. to 8 p.m. ET, or click on **Email Us** at www.uccifedvip.com.

Enroll Now

Step 1

Locate your state and corresponding ZIP code (first three digits) on the following chart to identify your rating area. International locations—skip to Step 2.

AK		5
AL		1
AR		1
AZ		1
CA	900-918, 922-935	3
CA	939-941, 943-954	5
CA	rest of state	4
CO		3
CT		5
DC		4
DE		2
FL	330-334	3
FL	rest of state	1
GA		1
HI		5
IA		2
ID		2
IL	600-608	3
IL	rest of state	1

IN	460-462	1
IN	463-464	3
IN	rest of state	2
KS		2
KY		1
LA		1
MA		5
MD	219	2
MD	rest of state	4
ME		3
MI	480-485	2
MI	rest of state	3
MN	550-555	3
MN	rest of state	2
MO	640-641	2
MO	rest of state	1
MS		1
MT		1
NC		1

ND		2
NE		2
NH		5
NJ	080-084	2
NJ	rest of state	5
NM		1
NV	897	4
NV	rest of state	2
NY	004, 005	5
NY	100-119, 124-126	5
NY	rest of state	3
OH	430-432, 453-455	2
OH	440-443	3
OH	rest of state	1
OK		1
OR	970-973	5
OR	rest of state	4
PA	183	5
PA	189-194	2

PA	rest of state	1
PR		1
RI		5
SC		1
SD		2
TN		1
TX		1
UT		2
VA	201, 220-226	4
VA	230-232, 238	2
VA	rest of state	1
VT		3
WA	980-986	5
WA	rest of state	4
WI	530-534, 540	3
WI	rest of state	2
WV		1
WY		2

Step 2

Use the following table to determine your premium.

RATING AREA	Bi-weekly Premium			Monthly Premium		
	Self Only	Self Plus 1	Self and Family	Self Only	Self Plus 1	Self and Family
1	\$13.77	\$27.53	\$41.30	\$29.84	\$59.65	\$89.48
2	\$15.78	\$31.55	\$47.33	\$34.19	\$68.36	\$102.55
3	\$17.14	\$34.23	\$51.36	\$37.14	\$74.17	\$111.28
4	\$18.47	\$36.91	\$55.39	\$40.02	\$79.97	\$120.01
5	\$19.90	\$39.81	\$59.70	\$43.12	\$86.26	\$129.35
International	\$19.90	\$39.81	\$59.70	\$43.12	\$86.26	\$129.35

Step 3

Choose United Concordia

Visit www.BENEFEDS.com now and choose United Concordia.

Thinking of enrolling?

Call 1-877-GET-UCCI (1-877-438-8224)

Currently enrolled?

Call 1-877-FYI-UCCI (1-877-394-8224)

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