

Limited Access Areas

Limited access areas are geographic regions in which OPM has identified a smaller number of network providers in proportion to the federal employee population. While United Concordia has participating dentists in many of these areas, the plan benefits are extended to out-of-network costs for covered services to ensure convenient access to care.

This means that if you live in a limited access area, you can visit any dentist and United Concordia's FEDVIP will pay 100% of the plan allowance* for covered services. Applicable coinsurance, deductibles, maximums and other benefit features apply. You are also responsible for any difference between the amount billed and our allowable charge.

* The plan allowance is the percent United Concordia's FEDVIP pays toward a covered service multiplied by the allowable charge for that service.

Alaska	99559	Colorado	80545	Mississippi	39113	North Dakota	58072	Texas	75946																		
	99590		80807		Montana		All Zip Codes		58301	78076																	
	99704		81039	Nebraska			69024		58318	78361																	
	99712		81211		69334		58401		78834																		
	99714		81435		Nevada		89315		58402	78837																	
	99726		81625				89406		58433	78852																	
	99731		81626				89407		58454	79322																	
	99737		81641				89447		58466	79734																	
	99743		Florida		33050		89815		58495	79772																	
	99744				34141		New Hampshire		03264	58538	79851																
99835	Georgia	30417			New Mexico	87321		79855																			
99919		30421	87364			Utah		84022																			
99929		30453	87455	84532																							
Arizona		85325	31501	87711				Washington	98267																		
		85348	31503	87747					98377																		
		85632	31516	88353					98563																		
		85643	Idaho	83278					88435	98823																	
		85644		83278					New York	87321	98862																
		86042		83467						87364	99121																
		86320	83611	87455			99152																				
	86409	83638	87711	99328																							
	86502	Illinois	62301	87747	99362																						
	86503		62301	Oklahoma	74745	West Virginia	26291																				
86510	Iowa		52162		Oregon		97413																				
86512		52554	97447				Wisconsin	54814																			
86556		52162	97604					Wyoming		82072																	
California	92323	Kansas	67029							South Dakota	82201																
	92328		67447						57551		82321																
	93514		Maine						04901		57553	82401															
	93515	04937							57567		82426																
	93526	04957							57574		82729																
	93546	Minnesota	55604						57626		83013																
	96020		55612	57632		North Carolina			27810																		
	Missouri		64501	56164	57639				27954																		
			64502	56619	57640		28601																				
		64503	56671	57750	28752																						
64504		Mississippi	39113	57752	Montana		All Zip Codes																				
64505			Nebraska	69024			57790	Nevada	89315																		
64506				69334			Nevada		89406	New Hampshire	03264																
64507				Nevada					89407		New Mexico	87321															
64508									Nevada			89447	New York	12812													
64509												Nevada		89815	North Carolina	27810											
64510						Nevada								North Dakota		North Carolina	27954										
64511	Nevada																North Dakota	North Carolina	28601								
64512																			Nevada	North Dakota	North Carolina	28752					
64513																						Nevada	North Dakota	North Carolina	North Carolina	North Carolina	
64514		Nevada			North Dakota																						North Carolina