

2024 FEDVIP OPEN SEASON

NOV. 13TH THROUGH MIDNIGHT EST DEC. 11TH

2024 BENEFIT HIGHLIGHTS

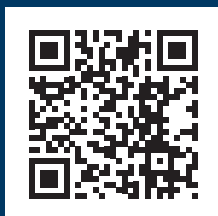
High Option

- Unlimited annual maximum
- \$2,500 dental implant annual maximum
- \$3,000 orthodontic lifetime maximum

Standard Option

- \$1,500 annual maximum
- \$2,000 orthodontic lifetime maximum

Both offer coverage for white fillings, Tuition Rewards[®], plus no deductibles or waiting periods.



DOWNLOAD ENROLLMENT MATERIALS AT
[UCCIFEDVIP.COM](https://uccifedvip.com)

United **Concordia**
dentalSM

Why choose United Concordia Dental

50+ years of dental expertise

Plus, we've spent over 25 years specifically providing dental plans to military and federal government employees. Today, we have nearly 9.5 million members, including 781,000 FEDVIP members.¹

Nationwide network of dentists

It's easy to find in-network dentists close to home or work. You spend less when you see in-network dentists, plus they submit claims for you. And you can feel confident that each one meets the highest standards for quality of care.

Committed to your oral health

A healthy mouth is linked to a healthy body. Our dedication to good oral health benefits your smile – and your overall wellness.

Visit uccifedvip.com to:

Find in-network dentists – Use our **Find a Dentist** tool to search for dentists and dental specialists near you.

Create a *MyDentalBenefits* account – View your plan details, print ID cards, estimate your costs and chat with customer service.

Download the FEDVIP brochure – Get detailed information on plan benefits, including exclusions and limitations.

Unique offerings included with your plan

College Tuition Benefit[®] – Earn Tuition Rewards[®] toward discounts at 455+ participating private colleges and universities. Each point equals a \$1 tuition discount, and you earn 2,000 points every year you're enrolled in a FEDVIP plan. Sign up through *MyDentalBenefits* on uccifedvip.com.

GradFin – Reduce your student loan debt faster with GradFin. Schedule a free consultation with a financial expert who can match you with a lender to help you refinance. To learn more, go to uccifedvip.com and search for **GradFin**.

Sonicare savings – We've partnered with Philips Sonicare to offer 20% off select electric toothbrushes and air flossers for adults and kids. To shop, go to uccifedvip.com and search for **Sonicare** to link to the Partner Store.

Smile for Health[®]–**Wellness** – Gum disease can make it harder to control problems like diabetes and heart disease. This program provides extra coverage to help people with certain medical conditions get their gum disease treated. Register through *MyDentalBenefits* on uccifedvip.com.

Important information

Open Season

Nov. 13th through midnight EST Dec. 11th

Effective date

January 1, 2024

Detailed FEDVIP information and Find a Dentist

uccifedvip.com

Enroll through BENEFEDS

BENEFEDS.com • 1-877-888-3337

Need more help?

Call 1-877-GET-UCCI (1-877-438-8224)
Monday–Friday, 8 a.m.–8 p.m. EST

Currently enrolled?

Call 1-877-FYI-UCCI (1-877-394-8224)
Monday–Friday, 8 a.m.–8 p.m. EST

Enroll now at BENEFEDS.com

Enroll anytime during Open Season or as a new federal employee.

Covered dental services

Plan Design ²	High Option United Concordia Dental Pays ³		Standard Option United Concordia Dental Pays ³	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Basic Services—Class A				
Exams	100%	80%	100%	60%
X-rays				
Cleanings				
Fluoride Treatments				
Sealants				
Space Maintainers				
Dental Accident Services	100%	100%	100%	100%
Intermediate Services—Class B				
Minor Restorative Services (Fillings, Stainless Steel Crowns through age 14)	80%	60%	55%	40%
Nonsurgical Endodontic Services (Pulpal Therapy)				
Nonsurgical Periodontal Services (Periodontal Scaling, Root Planing, Periodontal Maintenance)				
Prosthodontic Services (Denture Repair)				
Oral Surgery				
Major Services—Class C				
Major Restorative Services (Crowns, Inlays, Onlays, Posts, Cores, Single Implant Crowns)	50%	40%	35%	20%
Surgical Endodontic Services (Root Canals, Apicoectomies)				
Periodontal Surgery (Gingivectomies, Osseous Surgery)				
Prosthodontic Services (Posts, Cores, Dentures, Bridges)				
Orthodontic Services—Class D				
Diagnostic, Limited, Interceptive, Comprehensive, Retention Treatments	50% (For adults and children)		50% (For children to age 19)	
General Services				
General Anesthesia	80%	60%	55%	40%
Smile for Health®–Wellness Benefits for registered members with eligible chronic conditions				
Periodontal Maintenance: one additional periodontal maintenance visit per year ⁴	100%		100%	
Scaling and Root Planing				
Periodontal Surgery				
Pregnancy Benefit				
Covers one additional cleaning during pregnancy in addition to the benefits listed for Smile for Health®–Wellness ⁴	100%		100%	
Maximums				
Annual Program Maximum (per covered person)	Unlimited ⁵		\$1,500	
Dental Implant Services Annual Maximum (per covered person)	\$2,500		N/A	
Lifetime Orthodontic Maximum (per covered person)	\$3,000		\$2,000	
Dental Accident Lifetime Maximum (per covered person)	\$2,000		\$2,000	
No Deductible				

1. United Concordia Dental internal research and reports, February 2023.

2. Review the United Concordia Dental FEDVIP Brochure for a full explanation of plan benefits, including exclusions and limitations. You can access the Brochure at uccifedvip.com.

3. Percentages applied to lesser of United Concordia Dental'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.

4. Members (subscribers or covered dependents) with certain medical conditions must sign up for this program through *MyDentalBenefits* on uccifedvip.com.

5. Unlimited annual maximum is exclusive of implant service and orthodontics.

Use these charts to determine your premium.

Step 1 Find your state and ZIP code (first 3 digits) below to identify your rating area.

AK		5
AL		1
AR		1
AZ	864	4
AZ	Rest of state	1
CA	900-908, 910-918, 922-931, 933-935	3
CA	939-941, 943-952, 954	5
CA	Rest of state	4
CO		3
CT		5
DC		4
DE		2
FL	330-334, 349	3
FL	Rest of state	1
GA		1
GU		5
HI		4
IA		1
ID		2
IL	600-609, 613	3
IL	Rest of state	1
IN	463-464	3
IN	Rest of state	1
KS	660-662, 666	1
KS	Rest of state	2
KY		1
LA		1

MA	012	3
MA	Rest of state	5
MD	219	2
MD	Rest of state	4
ME	039-042	5
ME	Rest of state	3
MI		2
MN	550-555, 563	3
MN	Rest of state	2
MO		1
MS		1
MT		1
NC	279	1
NC	Rest of state	2
ND		1
NE		1
NH		5
NJ	080-084	2
NJ	Rest of state	5
NM		2
NV		4
NY	005, 063, 100-119, 124-126	5
NY	Rest of state	3
OH	440-443, 446-447	3
OH	430-433, 437, 453-455	2
OH	Rest of state	1
OK		1

OR	970-973	5
OR	Rest of state	4
PA	172-174	4
PA	180-181, 183	5
PA	189-196	2
PA	Rest of state	1
PR		1
RI		5
SC	297	2
SC	Rest of state	1
SD		1
TN		1
TX		1
UT		3
VA	201, 205, 220-227	4
VA	230, 232, 238	2
VA	Rest of state	1
VI		5
VT		3
WA	980-986	5
WA	Rest of state	4
WI	530-532, 534, 540	3
WI	Rest of state	2
WV	254	4
WV	Rest of state	1
WY		2
International		5
APO/FPO		5

Step 2 Check your rating area to find your bi-weekly or monthly premium.

High Option	Bi-Weekly Premium			Monthly Premium			
	Rating Area	Self Only	Self Plus 1	Self and Family	Self Only	Self Plus 1	Self and Family
	1	\$16.99	\$33.98	\$50.96	\$36.81	\$73.62	\$110.41
	2	\$19.07	\$38.13	\$57.20	\$41.32	\$82.62	\$123.93
	3	\$21.18	\$42.33	\$63.52	\$45.89	\$91.72	\$137.63
	4	\$23.26	\$46.51	\$69.77	\$50.40	\$100.77	\$151.17
	5	\$25.35	\$50.70	\$76.03	\$54.93	\$109.85	\$164.73

Standard Option	Bi-Weekly Premium			Monthly Premium			
	Rating Area	Self Only	Self Plus 1	Self and Family	Self Only	Self Plus 1	Self and Family
	1	\$9.65	\$19.30	\$28.95	\$20.91	\$41.82	\$62.73
	2	\$10.84	\$21.65	\$32.48	\$23.49	\$46.91	\$70.37
	3	\$12.01	\$24.01	\$36.01	\$26.02	\$52.02	\$78.02
	4	\$13.17	\$26.34	\$39.52	\$28.54	\$57.07	\$85.63
	5	\$14.34	\$28.67	\$43.01	\$31.07	\$62.12	\$93.19

The plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.