

Use these charts to determine your premium.



Step 1 Find your state and ZIP code (first three digits) to identify your rating area in the right-hand column.

Premium Rating Areas by State/Zip Code (first three digits)								
AK	Entire State	5	MA	012	3	OR	Rest of State	4
AL	Entire State	1	MA	Rest of State	5	PA	172-174	4
AR	Entire State	1	MD	219	2	PA	180-181, 183	5
AZ	864	4	MD	Rest of State	4	PA	189-196	2
AZ	Rest of State	1	ME	039-042	5	PA	Rest of State	1
CA	900-908, 910-918, 922-931, 933-935	3	ME	Rest of State	3	PR	Entire Area	1
CA	939-941, 943-952, 954	5	MI	Entire State	2	RI	Entire State	5
CA	Rest of State	4	MN	550-555, 563	3	SC	297	2
CO	Entire State	3	MN	Rest of State	2	SC	Rest of State	1
CT	Entire State	5	MO	Entire State	1	SD	Entire State	1
DC	Entire State	4	MS	Entire State	1	TN	Entire State	1
DE	Entire State	2	MT	Entire State	1	TX	Entire State	1
FL	330-334, 349	3	NC	279	1	UT	Entire State	3
FL	Rest of State	1	NC	Rest of State	2	VA	201, 205, 220-227	4
GA	Entire State	1	ND	Entire State	1	VA	230, 232, 238	2
GU	Entire Area	5	NE	Entire State	1	VA	Rest of State	1
HI	Entire State	4	NH	Entire State	5	VI	Entire Area	5
IA	Entire State	1	NJ	080-084	2	VT	Entire State	3
ID	Entire State	2	NJ	Rest of State	5	WA	980-986	5
IL	600-609, 613	3	NM	Entire State	2	WA	Rest of State	4
IL	Rest of State	1	NV	Entire State	4	WI	530-532, 534, 540	3
IN	463-464	3	NY	005, 063, 100-119, 124-126	5	WI	Rest of State	2
IN	Rest of State	1	NY	Rest of State	3	WV	254	4
KS	660-662, 666	1	OH	440-443, 446-447	3	WV	Rest of State	1
KS	Rest of State	2	OH	430-433, 437, 453-455	2	WY	Entire State	2
KY	Entire State	1	OH	Rest of State	1	International		5
LA	Entire State	1	OK	Entire State	1	APO/FPO		5
			OR	970-973	5			

Step 2 Check your rating area to find your biweekly or monthly premium.

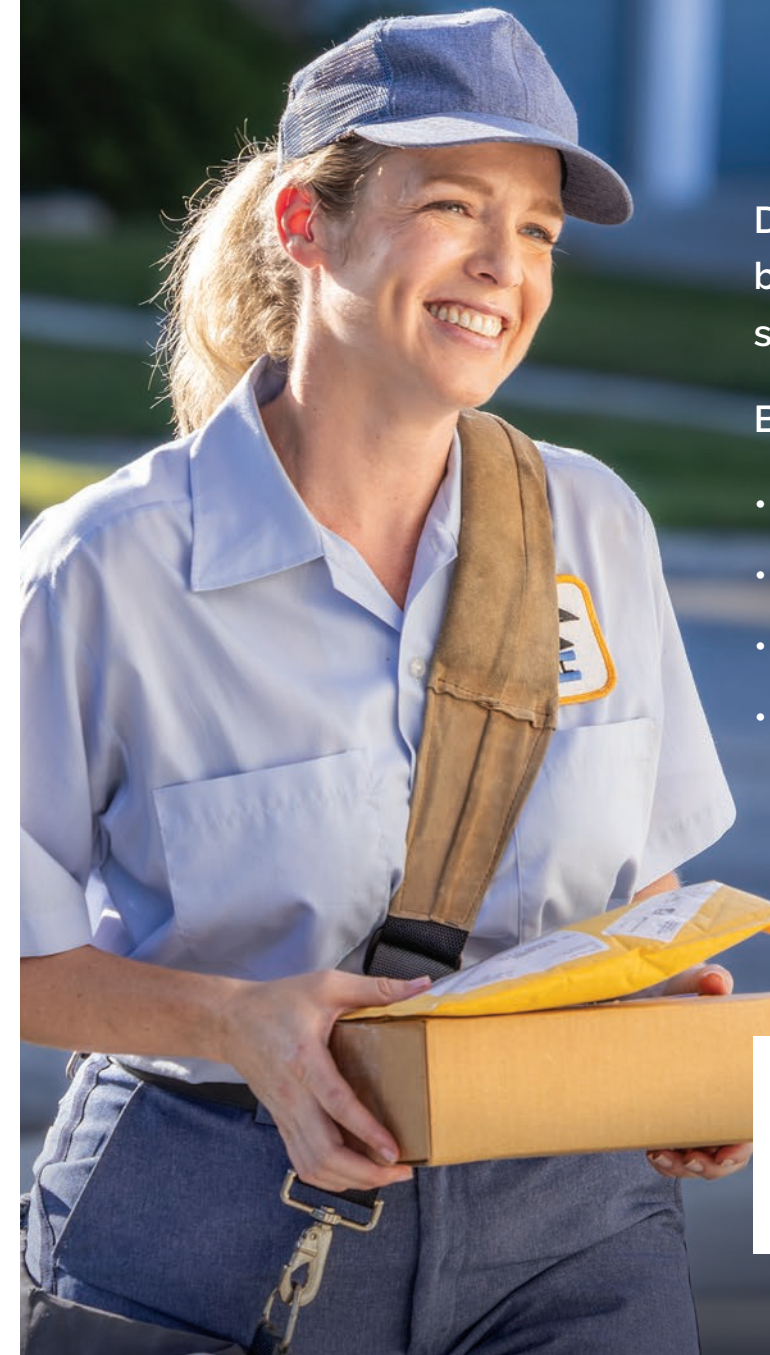
Rate area	High option biweekly premium			High option monthly premium		
	Self only	Self plus 1	Self and family	Self only	Self plus 1	Self and family
1	\$18.36	\$36.71	\$55.06	\$39.78	\$79.54	\$119.30
2	\$20.61	\$41.20	\$61.81	\$44.66	\$89.27	\$133.92
3	\$22.88	\$45.74	\$68.62	\$49.57	\$99.10	\$148.68
4	\$25.13	\$50.24	\$75.37	\$54.45	\$108.85	\$163.30
5	\$27.38	\$54.76	\$82.12	\$59.32	\$118.65	\$177.93

Rate area	Standard option biweekly premium			Standard option monthly premium		
	Self only	Self plus 1	Self and family	Self only	Self plus 1	Self and family
1	\$10.93	\$21.83	\$32.76	\$23.68	\$47.30	\$70.98
2	\$12.26	\$24.50	\$36.74	\$26.56	\$53.08	\$79.60
3	\$13.58	\$27.16	\$40.73	\$29.42	\$58.85	\$88.25
4	\$14.90	\$29.79	\$44.70	\$32.28	\$64.55	\$96.85
5	\$16.21	\$32.42	\$48.64	\$35.12	\$70.24	\$105.39

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. MX5249850

2026 United Concordia Dental Plan Highlights

Open Season runs Nov. 10 through midnight EST Dec. 8



Dental plans for federal and USPS employees, both active and retired, and retired uniformed service members.

Both High and Standard options offer:

- No deductibles
- No waiting periods
- Programs to support total health
- \$2,000 dental accident lifetime maximum



Visit uccifedvip.com to access digital versions of enrollment materials.

Why choose United Concordia Dental

Committed to your overall health

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

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 more than 10.4 million members with over 820,000 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.

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. To create your account, go to uccifedvip.com/login.

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

Unique offerings

Smile for Health®-Wellness — This program provides extra coverage to help people with certain medical conditions get their gum disease treated. Register through *MyDentalBenefits* on uccifedvip.com.

Pregnancy Benefit — By registering for this benefit, members get added care to treat or prevent gum disease including an extra cleaning covered at 100%.

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.

Teledentistry — If you have a minor dental problem, virtual visits let you consult with a dentist right away. Go to uccifedvip.com/teledentistry to start your visit.

Mobile App — It's easy to pull up your dental plan information on your smartphone or tablet — anytime, anywhere. Simply download the United Concordia Dental mobile app.

Covered dental services Plan design²

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				
X-rays				
Cleanings (High Option plan includes 3 cleanings per year)	100%	80%	100%	60%
Fluoride Treatments				
Sealants				
Space Maintainers				
Dental Accident Services (Lifetime Maximum applies)	100%		100%	
Intermediate services — Class B				
Minor Restorative Services (Fillings, Stainless Steel Crowns through age 14)				
Nonsurgical Endodontic Services (Pulpal Therapy)				
Nonsurgical Periodontal Services (Periodontal Scaling, Root Planing, Periodontal Maintenance)	80%	60%	55%	40%
Prosthodontic Services (Denture Repair)				
Oral Surgery				
Major services — Class C				
Major Restorative Services (Crowns, Inlays, Onlays, Posts, Cores, Single Implant Crowns)				
Surgical Endodontic Services (Root Canals, Apicoectomies)	50%	40%	35%	20%
Periodontal Surgery (Gingivectomies, Osseous Surgery)				
Prosthodontic Services (Posts, Cores, Dentures, Bridges)				
Orthodontic services — Class D				
Diagnostic, Limited, Interceptive, Comprehensive, Retention Treatments (Lifetime Maximum applies)	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 conditions⁴				
Periodontal Maintenance: One additional periodontal maintenance visit per year	100%		100%	
Scaling and Root Planing	100%		100%	
Periodontal Surgery	100%		100%	
Pregnancy Benefit⁴				
Covers one additional cleaning during pregnancy in addition to the benefits listed for Smile for Health®-Wellness ³	100%		100%	
Maximums				
Annual Program Maximum (per covered person)	Unlimited ⁵		\$1,000 ⁶	
Dental Implant Services Annual Maximum (per covered person)	\$2,500		N/A	
Lifetime Orthodontic Maximum (per covered person)	\$3,000		\$1,500 ⁷	
Dental Accident Lifetime Maximum (per covered person)	\$2,000		\$2,000	
No deductible				

1. United Concordia Dental internal research and reports, July 2024.

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.

6. Note the change in annual maximum coverage of \$1,500 in 2025 to \$1,000 for coverage beginning 1/1/2026.

7. Decreasing the Standard option in and out of network orthodontia lifetime maximum from \$2,000 to \$1,500, combined for both in and out of network services. This new \$1,500 lifetime maximum will be for a dependent child's orthodontia course/phase of treatment that begins on 1/1/2026 or after. If a United Concordia participant is enrolled as of December 31, 2025, is undergoing active orthodontic treatment, and renews their enrollment in 2026, we will continue to process claims for that treatment under the 2025 plan's lifetime orthodontia maximum and co-insurance. This applies for the duration of the approved treatment plan, even if it extends into 2026. "Active orthodontic treatment" includes the initial placement of the appliance and any ongoing treatment provided by a United Concordia Dental-approved orthodontist.

Key dates and phone numbers

Open Season Nov. 10 through midnight EST Dec. 8, 2025	Effective date Jan. 1, 2026
Enroll at BENEFEDS.gov anytime during Open Season or as a new federal employee. BENEFEDS.gov • 1-877-888-3337	
Currently enrolled or need more help? Call 1-877-FYI- UCCI (1-877-394-8224). Monday – Friday, 8 a.m. – 8 p.m. EST	Want more information? Call 1-877-GET UCCI (1-877-438-8224). Monday – Friday, 8 a.m. – 8 p.m. EST

For details about United Concordia's FEDVIP options and our Find a Dentist tool, go to uccifedvip.com.