2019 Benefits

- New! Unlimited Annual Maximum
- New! No Waiting Periods
- Affordable Rates
- Enhanced benefits for members with chronic medical conditions
- Free Preventive Care - In Network
- No Deductible
- $3,000 Orthodontic Lifetime Maximum
- Large Dental Network

OUR MISSION: HEALTHY MOUTHS

www.uccifedvip.com
Why United Concordia Dental is the right choice for you

Expertise

• Over 45 years of experience in group dental insurance.
• More than 20 years of experience administering military and federal dental programs.
• Nearly 8.5 million covered lives, including more than 540,000 covered lives in FEDVIP.

Commitment to Oral Health

Recent research suggests a connection between oral health, particularly gum disease, and certain medical conditions. As a result of research that demonstrates a clear connection between oral conditions and overall wellness, United Concordia Dental developed Smile for Health® - Wellness. That’s why:

• United Concordia Dental’s benefit plans are designed to encourage members to keep up with their preventive dental care, and to help them plan for the potential costs of more complex dental procedures.
• Our online Dental Health Center at www.uccfedvip.com offers valuable dental health information to help educate you and your family on the importance of dental health and proper preventive dental care.

Smile for Health® - Wellness is included with your United Concordia Dental federal dental plan and provides periodontal disease maintenance and treatment to federal dental plan members with diabetes, coronary artery disease (heart), cerebral vascular disease (stroke), rheumatoid arthritis, lupus, oral cancer and recipients of an organ transplant.

Members with any of the qualifying conditions can simply register online through My Dental Benefits to receive additional periodontal disease maintenance and treatment coverage at no additional cost. Additionally, you can elect to receive disease-specific oral health tips and educational materials to help you maintain your oral and overall health.

Large National Network of Dentists

Our Federal Dental Program Network is one of the largest in the industry, providing members throughout the country access to screened and qualified dentists and specialists. 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.

As a United Concordia Dental federal dental plan member, 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 Dental pays a greater percentage of your dental bills when you visit a network dentist.
✓ 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.

Finding a United Concordia Dental network dentist is easy. Just use the Find a Dentist online search tool at www.uccfedvip.com.

Important Information

<table>
<thead>
<tr>
<th>Open Season</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>November 12 - December 10, 2018 EST</td>
<td>January 1, 2019</td>
</tr>
<tr>
<td>Detailed FEDVIP Information and Find a Dentist <a href="http://www.uccfedvip.com">www.uccfedvip.com</a></td>
<td>Enroll through BENEFEDS <a href="http://www.benefeds.com">www.benefeds.com</a> 1-877-888-3337</td>
</tr>
</tbody>
</table>

Want More Information?
Call 1-877-GET-UCCI (1-877-438-8224) Monday through Friday, 8 a.m. to 8 p.m. ET

Currently Enrolled?
Call 1-877-FYI-UCCI (1-877-394-8224) Monday through Friday, 8 a.m. to 8 p.m. ET
### Covered Dental Services

<table>
<thead>
<tr>
<th>Plan Design&lt;sup&gt;2&lt;/sup&gt;</th>
<th>United Concordia Dental Pays&lt;sup&gt;3&lt;/sup&gt;</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
</table>

#### Basic Services—Class A
- **Exams**
  - In-Network: 100%
  - Out-of-Network: 80%
- **X-rays**
  - In-Network: 100%
  - Out-of-Network: 80%
- **Cleanings**
  - In-Network: 100%
  - Out-of-Network: 80%
- **Fluoride Treatments**
- **Sealants**
- **Space Maintainers**
- **Dental Accident Services**
  - In-Network: 100%
  - Out-of-Network: 100%

#### Intermediate Services—Class B
- **Minor Restorative Services** (Fillings, Stainless Steel Crowns through age 14)
  - In-Network: 80%
  - Out-of-Network: 60%
- **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)
  - In-Network: 50%
  - Out-of-Network: 40%
- **Surgical Endodontic Services (Root Canals, Apicoectomies)**
- **Periodontal Surgery (Gingivectomies, Osseous Surgery)**
- **Prosthodontic Services (Posts, Cores, Dentures, Bridges)**

#### Orthodontic Services—Class D<sup>4</sup>
- **Diagnostic, Limited, Interceptive, Comprehensive, Retention Treatments**
  - In-Network: 50% (For adults and children)

#### General Services
- **General Anesthesia**
  - In-Network: 80%
  - Out-of-Network: 60%

#### Smile for Health® - Wellness - Benefits for registered members with eligible chronic conditions
- **Periodontal Maintenance**: one additional periodontal maintenance visit per year
  - In-Network: 100%
- **Scaling and Root Planing**
- **Periodontal Surgery**

#### Maximums
- **Annual Program Maximum (per covered person)**: Unlimited
- **Lifetime Orthodontic Maximum (per covered person)**: $3,000
- **Dental Accident Lifetime Maximum (per covered person)**: $2,000

#### No Deductible

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1. Based on United Concordia Dental internal research and reports as of July 2018.
2. Please review the United Concordia Dental FEDVIP Brochure for a full explanation of plan benefits including exclusions and limitations. You can access the Brochure at www.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. 12-month waiting period for Class D services. Waiting period may be waived by submitting proof of orthodontic coverage in 2018.
Determine Your Premiums

**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.

<table>
<thead>
<tr>
<th>State</th>
<th>Rating Area</th>
<th>Bi-weekly Premium Self Only</th>
<th>Bi-weekly Premium Self Plus 1</th>
<th>Bi-weekly Premium Self and Family</th>
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<td>$14.10</td>
<td>$28.20</td>
<td>$42.28</td>
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<td>AL</td>
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<td>$31.67</td>
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<td>$38.60</td>
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**Step 2**
Use the following table to determine your premium.

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**Enroll Now**
Enroll in the United Concordia federal dental plan and join our millions of customers. You can enroll online any time during Open Season (November 12 - midnight EST on December 10, 2018) or as a new federal employee.

**Enroll online**
2. Select the option to enroll in United Concordia Dental’s plan.

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.

**English**
ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-877-394-8244 (TTY: 711).

**Español**
(=Spanish)=

**繁體中文**
注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-877-394-8244 (TTY: 711).