

2020 FEDVIP
**OPEN
SEASON**

Nov. 11 through
Midnight EST on Dec. 9



2020 BENEFITS

- Unlimited Annual Maximum
- Free Preventive Care—In Network
- No Waiting Periods*
- No Deductible
- Affordable Rates
- \$3,000 Orthodontic Lifetime Maximum
- College Tuition Benefit® Rewards Program
- Large Dental Network

*12-month waiting period for Class D services. Waiting period may be waived by submitting proof of orthodontic coverage in 2019.

COMMITTED TO 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 24 years of experience administering military and federal dental programs.
- Nearly 9.1 million covered lives, including more than 734,000 covered lives in FEDVIP.¹

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.uccifedvip.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.

IMPORTANT INFORMATION

Open Season November 11–December 9, 2019	Effective Date January 1, 2020
Detailed FEDVIP Information and Find a Dentist www.uccifedvip.com	Enroll through BENEFEDES www.benefeds.com 1-877-888-3337
Want More Information? Call 1-877-GET-UCCI (1-877-438-8224) Monday–Friday, 8 a.m. to 8 p.m. ET	Currently Enrolled? Call 1-877-FYI-UCCI (1-877-394-8224) Monday–Friday, 8 a.m. to 8 p.m. ET



Large National Network

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.uccifedvip.com.

Covered Dental Services

Plan Design ²	United Concordia Dental Pays ³	
	In-Network	Out-of-Network
Basic Services—Class A		
Exams	100%	80%
X-rays		
Cleanings		
Fluoride Treatments		
Sealants		
Space Maintainers		
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		
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 D⁴		
Diagnostic, Limited, Interceptive, Comprehensive, Retention Treatments	50% (For adults and children)	
General Services		
General Anesthesia	80%	60%
Smile for Health[®]–Wellness Benefits for registered members with eligible chronic conditions		
Periodontal Maintenance: one additional periodontal maintenance visit per year	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		

1. Based on United Concordia Dental internal research and reports as of September 2019.

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 2019.

Enhanced FEDVIP Benefits

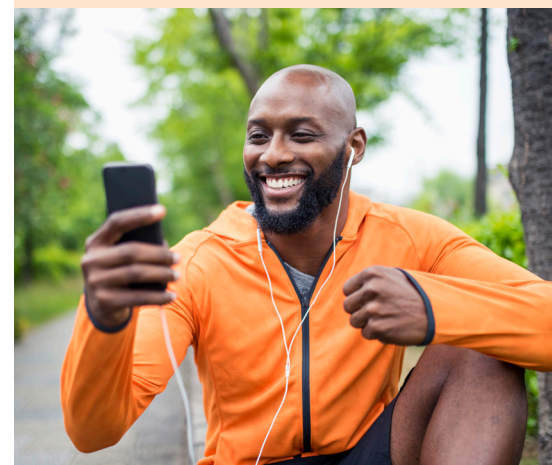
College Tuition Benefit[®] Savings Program

The United Concordia Dental FEDVIP plan now includes the College Tuition Benefit, a savings program offered in partnership with SAGE Scholars, Inc.

You can earn Tuition Rewards[®] points that can be redeemed for tuition discounts at more than 400 participating private colleges and universities across the United States.

How Tuition Rewards work

- Earn 2,000 Tuition Rewards points every year you're covered by United Concordia Dental's FEDVIP plan.
- Every 1 Tuition Rewards point = \$1, so 2,000 points = \$2,000 in tuition discounts.
- Policyholders can redeem points for tuition discounts for eligible students in his/her family including children, grandchildren, nieces, nephews, stepchildren, godchildren and adopted children.
- Each child enrolled receives a one-time bonus of 500 Tuition Rewards points.
- Visit www.uccifedvip.com and sign in to *My Dental Benefits* to sign up.



Online Tools

www.uccifedvip.com

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 details about your plan. If you have one of the Smile for Health®-Wellness qualifying conditions, you can sign up for additional periodontal benefits within My Dental Benefits, too.

FEDVIP Brochure

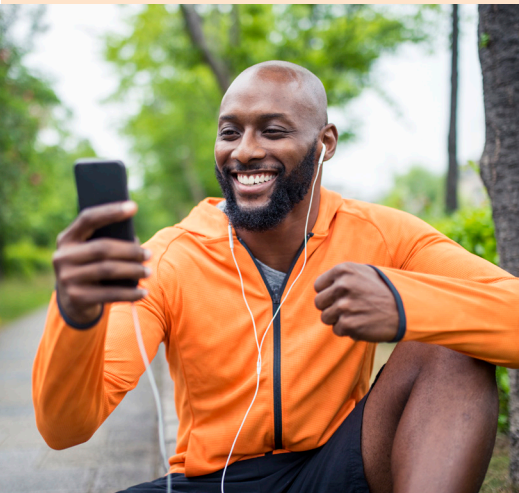
Consult the online FEDVIP brochure for a full explanation of plan benefits including exclusions and limitations.

Frequently Asked Questions

Find answers to commonly asked questions about United Concordia Dental's federal dental plan.

Dental Health Center

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



Connect With Us



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.

AK		5	IL	rest of state	1	NJ	rest of state	5	SD		1
AL		1	IN	463-464	3	NM		2	TN		1
AR		1	IN	rest of state	1	NV		4	TX		1
AZ		1	KS		2	NY	005, 063, 100-119, 124-126	5	UT		3
CA	900-908, 910-918, 922-931	3	KY		1	NY	rest of state	3	VA	200-205, 220-227	4
CA	939-941, 943-954	5	LA		1	OH	430-432, 453-455	2	VA	231-232, 238	2
CA	rest of state	4	MA		5	OH	440-443	3	VA	rest of state	1
CO		3	MD	219	2	OH	rest of state	1	VI		5
CT		5	MD	rest of state	4	OK		1	VT		3
DC		4	ME	038	5	OR	970-973	5	WA	980-986	5
DE		2	ME	rest of state	3	OR	rest of state	4	WA	rest of state	4
FL	330-334	3	MI		2	PA	173-174	4	WI	530-532, 534, 540	3
FL	rest of state	1	MN	550-555	3	PA	183	5	WI	rest of state	2
GA		1	MN	rest of state	2	PA	189-196	2	WV	254	4
GU		5	MO		1	PA	rest of state	1	WV	rest of state	1
HI		4	MS		1	PR		1	WY		2
IA		1	MT		1	RI		5	INT	International	5
ID		2	NC		2	SC		1	APO FPO		5
IL	600-608	3	ND		1						
			NE		1						
			NH		5						
			NJ	080-084	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	\$15.44	\$30.87	\$46.28	\$33.45	\$66.89	\$100.27
2	\$17.32	\$34.68	\$52.00	\$37.53	\$75.14	\$112.67
3	\$19.24	\$38.45	\$57.70	\$41.69	\$83.31	\$125.02
4	\$21.13	\$42.27	\$63.41	\$45.78	\$91.59	\$137.39
5	\$23.04	\$46.06	\$69.08	\$49.92	\$99.80	\$149.67

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 11 through midnight EST on December 9, 2019) or as a new federal employee.

Enroll Online

1. Visit www.benefeds.com to enroll.
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.