

**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.

**MyDentalBenefits**

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 **MyDentalBenefits**, 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**

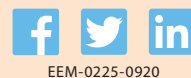
Explore our online library of dental health articles, a glossary of dental terms and links to helpful websites.

**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 9 through midnight EST on December 14, 2020) or as a new federal employee.

**Enroll Online**

1. Visit [benefeds.com](http://benefeds.com) to enroll.
2. Select the option to enroll in United Concordia Dental's plan.



EEM-0225-0920

**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 | 600-608, 609, 613 | 3 | NE |                            | 1 | SC      | 297               | 2 |
| AL |                                    | 1 | IL | rest of state     | 1 | NH |                            | 5 | SC      | rest of state     | 1 |
| AR |                                    | 1 | IN | 463-464           | 3 | NJ | 080-084                    | 2 | SD      |                   | 1 |
| AZ | 864                                | 4 | IN | rest of state     | 1 | NJ | rest of state              | 5 | TN      |                   | 1 |
| AZ | rest of state                      | 1 | IN | rest of state     | 1 | NM |                            | 2 | TX      |                   | 1 |
| CA | 900-908, 910-918, 922-931, 933-935 | 3 | KS | 660-662, 666      | 1 | NV |                            | 4 | UT      |                   | 3 |
| CA | 939-941, 943-952, 954              | 5 | KS | rest of state     | 2 | NY | 005, 063, 100-119, 124-126 | 5 | VA      | 201, 205, 220-227 | 4 |
| CA | rest of state                      | 4 | KY |                   | 1 | NY | rest of state              | 3 | VA      | 230, 232, 238     | 2 |
| CO |                                    | 3 | LA |                   | 1 | OH | 440-443, 446-447           | 3 | VA      | rest of state     | 1 |
| CT |                                    | 5 | MA | 012               | 3 | OH | 430-433, 437, 453-455      | 2 | VI      |                   | 5 |
| DC |                                    | 4 | MA | rest of state     | 5 | OH | rest of state              | 1 | VT      |                   | 3 |
| DE |                                    | 2 | MD | 219               | 2 | OK |                            | 1 | WA      | 980-986           | 5 |
| FL | 330-334, 349                       | 3 | MD | rest of state     | 4 | OR | 970-973                    | 5 | WA      | rest of state     | 4 |
| FL | rest of state                      | 1 | ME | 039-042           | 5 | OR | rest of state              | 4 | WI      | 530-532, 534, 540 | 3 |
| GA |                                    | 1 | ME | rest of state     | 3 | PA | 172-174                    | 4 | WI      | rest of state     | 2 |
| GU |                                    | 5 | MI |                   | 2 | PA | 180-181, 183               | 5 | WV      | 254               | 4 |
| HI |                                    | 4 | MN | 550-555, 563      | 3 | PA | 189-196                    | 2 | WV      | rest of state     | 1 |
| IA |                                    | 1 | MN | rest of state     | 2 | PA | rest of state              | 1 | WY      |                   | 2 |
| ID |                                    | 2 | MO |                   | 1 | PR |                            | 1 | INT     | Inter-national    | 5 |
|    |                                    |   | MS |                   | 1 | RI |                            | 5 | APO FPO |                   | 5 |
|    |                                    |   | MT |                   | 1 |    |                            |   |         |                   |   |
|    |                                    |   | NC | 279               | 1 |    |                            |   |         |                   |   |
|    |                                    |   | NC | rest of state     | 2 |    |                            |   |         |                   |   |
|    |                                    |   | ND |                   | 1 |    |                            |   |         |                   |   |

**Step 2**

Use the following table to determine your premium.

| RATING AREA | High Option |             |                 | Bi-Weekly Premium |             |                 | Monthly Premium |             |                 |
|-------------|-------------|-------------|-----------------|-------------------|-------------|-----------------|-----------------|-------------|-----------------|
|             | Self Only   | Self Plus 1 | Self and Family | Self Only         | Self Plus 1 | Self and Family | Self Only       | Self Plus 1 | Self and Family |
| 1           | \$15.74     | \$31.48     | \$47.20         | \$34.10           | \$68.21     | \$102.27        |                 |             |                 |
| 2           | \$17.66     | \$35.33     | \$52.99         | \$38.26           | \$76.55     | \$114.81        |                 |             |                 |
| 3           | \$19.62     | \$39.22     | \$58.85         | \$42.51           | \$84.98     | \$127.51        |                 |             |                 |
| 4           | \$21.55     | \$43.11     | \$64.66         | \$46.69           | \$93.41     | \$140.10        |                 |             |                 |
| 5           | \$23.49     | \$46.98     | \$70.44         | \$50.90           | \$101.79    | \$152.62        |                 |             |                 |

| RATING AREA | Standard Option |             |                 | Bi-Weekly Premium |             |                 | Monthly Premium |             |                 |
|-------------|-----------------|-------------|-----------------|-------------------|-------------|-----------------|-----------------|-------------|-----------------|
|             | Self Only       | Self Plus 1 | Self and Family | Self Only         | Self Plus 1 | Self and Family | Self Only       | Self Plus 1 | Self and Family |
| 1           | \$10.85         | \$21.69     | \$32.54         | \$23.51           | \$47.00     | \$70.50         |                 |             |                 |
| 2           | \$12.18         | \$24.36     | \$36.54         | \$26.39           | \$52.78     | \$79.17         |                 |             |                 |
| 3           | \$13.51         | \$27.02     | \$40.53         | \$29.27           | \$58.54     | \$87.82         |                 |             |                 |
| 4           | \$14.84         | \$29.67     | \$44.51         | \$32.15           | \$64.29     | \$96.44         |                 |             |                 |
| 5           | \$16.15         | \$32.30     | \$48.45         | \$34.99           | \$69.98     | \$104.98        |                 |             |                 |

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.

**2021 FEDVIP OPEN SEASON**

**Nov. 9 through Midnight EST on Dec. 14**

**2021 BENEFITS**

**High Option**

- Unlimited annual maximum
- \$2,500 Dental implant annual max
- \$3,000 Orthodontic lifetime max

**Standard Option – NEW!**

- \$1,500 Annual maximum
- \$2,000 Orthodontic lifetime max
- Ortho coverage for kids to age 19

Both offer NEW coverage for white fillings, Tuition Rewards®, no deductibles and more!

# Why United Concordia Dental is for You

## Expertise

- Over 45 years of experience in group dental insurance
- More than 25 years of experience administering military and federal dental programs
- Nearly 9.1 million covered lives, including more than 747,000 covered lives in FEDVIP<sup>1</sup>

## College Tuition Benefit<sup>®</sup> 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<sup>®</sup> 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 discount, 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 [uccifedvip.com](http://uccifedvip.com) and sign in to **MyDentalBenefits** to sign up.

## Large National Network

Our Federal Dental Program Network is one of the largest in the industry, with dentists in rural and urban areas throughout the country.

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 [uccifedvip.com](http://uccifedvip.com).

## Commitment to Oral Health

United Concordia Dental continues to be on the leading edge of research into the connection between oral health and certain medical conditions. To ensure FEDVIP members have access to the care they need, United Concordia Dental developed Smile for Health<sup>®</sup>-Wellness.

**Smile for Health<sup>®</sup>-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 **MyDentalBenefits** 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.

## Covered Dental Services

| Plan Design <sup>2</sup>  | HIGH OPTION<br>United Concordia Dental Pays <sup>3</sup> |                | STANDARD OPTION<br>United Concordia Dental Pays <sup>3</sup> |                |
|---|--|----------------|--|----------------|
|   | In-Network   | Out-of-Network | In-Network   | Out-of-Network |
| <b>Basic Services—Class A</b>   |  |                |  |                |
| Exams   | 100%   | 80%            | 100%   | 60%            |
| X-rays  |  |                |  |                |
| Cleanings   |  |                |  |                |
| Fluoride Treatments   |  |                |  |                |
| Sealants  |  |                |  |                |
| Space Maintainers   | 100%   | 100%           | 100%   | 100%           |
| Dental Accident Services  |  |                |  |                |
| <b>Intermediate Services—Class B</b>  |  |                |  |                |
| Minor Restorative Services<br>(Fillings, Stainless Steel Crowns through age 14)                                   | 80%  | 60%            | 55%  | 40%            |
| Nonsurgical Endodontic Services (Pulpal Therapy)  |  |                |  |                |
| Nonsurgical Periodontal Services<br>(Periodontal Scaling, Root Planing, Periodontal Maintenance)                  |  |                |  |                |
| Prosthodontic Services (Denture Repair)   | 50%  | 40%            | 35%  | 20%            |
| Oral Surgery  |  |                |  |                |
| <b>Major Services—Class C</b>   |  |                |  |                |
| Major Restorative Services<br>(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)  |  |                |  |                |
| <b>Orthodontic Services—Class D<sup>4</sup></b>   |  |                |  |                |
| Diagnostic, Limited, Interceptive, Comprehensive,   | 50%  |                | 50%  |                |
| Retention Treatments  | (For adults and children)                                |                | (For children to age 19)                                     |                |
| <b>General Services</b>   |  |                |  |                |
| General Anesthesia  | 80%  | 60%            | 55%  | 40%            |
| <b>Smile for Health<sup>®</sup>-Wellness<br/>Benefits for registered members with eligible chronic conditions</b> |  |                |  |                |
| Periodontal Maintenance: one additional periodontal maintenance visit per year                                    | 100%   |                | 100%   |                |
| Scaling and Root Planing  | 100%   |                | 100%   |                |
| Periodontal Surgery   | 100%   |                | 100%   |                |
| <b>Maximums</b>   |  |                |  |                |
| Annual Program Maximum (per covered person)   | Unlimited <sup>5</sup>                                   |                | \$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  |                |
| <b>No Deductible</b>  |  |                |  |                |

1. Based on United Concordia Dental internal research and reports as of September 2020.

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 [uccifedvip.com](http://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 2020.

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

## IMPORTANT INFORMATION

|  |   |
|--|---|
| <b>Open Season</b><br>November 9–midnight EST December 14, 2020  | <b>Effective Date</b><br>January 1, 2021  |
| Detailed FEDVIP Information and Find a Dentist<br><a href="http://uccifedvip.com">uccifedvip.com</a>     | Enroll through BENEFEDES<br><a href="http://benefeds.com">benefeds.com</a><br>1-877-888-3337          |
| <b>Want More Information?</b><br>Call 1-877-GET-UCCI<br>(1-877-438-8224)<br>Mon.-Fri., 8 a.m.-8 p.m. EST | <b>Currently Enrolled?</b><br>Call 1-877-FYI-UCCI<br>(1-877-394-8224)<br>Mon.-Fri., 8 a.m.-8 p.m. EST |