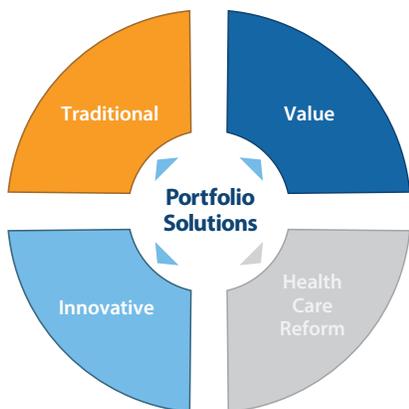


Standard Product Options 2–99 Group Size



United Concordia offers varying degrees of products to meet market needs.

Whether looking for traditional products like dental PPOs or HMOs, innovative products like Smile for Health®-Wellness or Healthy Stages, value like Smile for Health-Value Plans, we provide products and services that complete your health care package.

Standard Design Overview

Concordia Flex – Passive PPO	Class 1	Class 2	Class 3
Flex 2	100	80	0
Flex 3	100	80	50
Flex 4	100	100	0
Flex 7	100	90	60
Flex 8	100	100	50
Deductible Options	\$0/\$0, \$25/\$75, \$50/\$150, \$75/\$225, and \$100/\$300		
Annual Max Options	\$500, \$750, \$1,000, \$1,250, \$1500, \$1,750, \$2,000, \$2,500, and \$5,000		
Orthodontic Lifetime Max Options	\$1,000, \$1,250, \$1,500, \$2,000, and \$2,500*		

Concordia Preferred – Active PPO**	Class 1	Class 2	Class 3
Preferred 1	100 / 100	80 / 50	0 / 0
Preferred 2	100 / 100	80 / 50	50 / 25
Preferred 3	100 / 80	80 / 60	50 / 40
Preferred 4	100 / 100	90 / 80	60 / 50
Preferred 10	100 / 80	80 / 60	60 / 50
Preferred 13	100 / 100	100 / 80	60 / 50
Deductible Options	\$0/\$0, \$25/\$75, \$50/\$150, \$75/\$225, and \$100/\$300		
Annual Max Options	\$500, \$750, \$1,000, \$1,250, \$1500, \$1,750, \$2,000, \$2,500, and \$5,000		
Orthodontic Lifetime Max Options	\$1,000, \$1,250, \$1,500, \$2,000, and \$2,500*		

*\$2,500 orthodontic max available in 2017

**In-network and out-of-network coverage. Option to waive out-of-network deductibles on Class I services.

Not all products are available in all states.

All of Our Standard Products Feature:

- Faster turnaround on quotes
- Groups will have no waiting periods
- Traditional products include Class I in-network services at 100%
- Flexible deductible and annual maximum options
- Flexible lifetime maximums
- Ability to add orthodontics or implant coverage. Endodontics and Periodontics are covered on all plan designs.

2–99 Standard Benefit Options

Our standard 2–99 product portfolio provides small groups with flexible plan designs that focus on maintaining out of pocket costs.

In addition to flexible deductible options and annual maximums, groups can also include orthodontics and implants. Groups can help manage cost with the ability to move endodontics and periodontics to Class III on any product that covers Class III services.



Add-On Benefits

As with most United Concordia Products, groups can add on additional features and benefits to enhance plans and create a product that best fits the group's members.

Smile for Health®-Wellness

A simple addition to your dental plan that provides additional benefits for periodontal disease treatment and maintenance for people with certain chronic conditions.

- Standard on all traditional plans
- Improved benefits to help make periodontal services more affordable
- Increased awareness of good oral care habits that lead to positive behavior change
- Seamless, automatic process to register employees without the hassle of prompting registration

Preventive Incentive

A way employees can get more out of their dental benefits as most preventive services are not counted toward a member's annual maximum.

- Promotes good oral health
- Can reduce out-of-pocket costs
- Members receive the benefit automatically—no extra steps to enroll

Annual Maximum Rollover

Encourages members to get preventive care to maintain good oral health. It also helps them pay for complex services.

- Members roll over a portion of their unused benefits from one year to the next (up to \$300)
- Applies separately to employees and covered dependents
- Rollover dollars stay in the members account, even if a members doesn't qualify each time

Innovative & Value Benefit Plan Design Options

Smile for Health–Value Plans

With low monthly premiums to start, our Value Plans truly live up to their name. They're an all-around great value and provide four designs to choose from.

- Thoughtfully designed plans that save money on preventive, basic and major services
- No waiting periods, so they can start using their benefits right away
- Options to add orthodontics

Healthy Stages

This innovative plan provides 100% coverage for preventive services like cleanings, exams and x-rays. Then, it goes beyond preventive coverage to pay toward the cost of unique procedures performed at a particular age.

- Sealants coverage for those members under age 16
- Denture adjustments and repairs for those members ages 50+

UCElect

Dual option allows groups to select the plan that fits their dental benefit needs and employees can choose the plan option that's right for them.

- Option 1: Includes a greater coinsurance level for both in and out-of-network providers; it works best for members who use a participating provider.
- Option 2: Provides a greater reimbursement level for out-of-network providers resulting in lower out-of-pocket costs.



Network

Accessible care is easily available through our vast dental network. With one of the nation's largest network of dentists and specialists, it's easy for members to find the right dentist when they need one. And 98% of members are satisfied with our network dentists and staff.¹

Network dentists agree to accept United Concordia's discounted fees as payment in full for covered services.²

Network dentist benefits:

- Members can lower their out-of-pocket expenses by using a network dentist
- Non-network dentists can charge you more for the same services
- Lower cost on services can prevent members from reaching their annual maximum before the end of the benefit period
- Network dentists file claims for members
- Network dentists are subject to rigorous reviews
- Care can be received from any licensed dentist
- Benefit coverage may differ when using a non-network dentist



Employer-Paid or Voluntary Dental Benefits

All plans are available as voluntary or participatory basis. Dental benefits are highly valued by employees, and access to dental benefits plays a significant role in employees' evaluation of their prospective employers.³ A robust benefits plan is an attractive recruitment tool and a great way to keep employees happy.

Get Started Today!

Contact your dental representative at 1-888-884-8224

UNITED CONCORDIA® DENTAL
Protecting More Than Just Your Smile®

1. Internal data; member satisfaction surveys, 2016.

2. Network discounts are not available in all states.

3. National Association of Dental Plans Consumer Survey, 2007.

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