

What's included:

- ☒ **UCWellnessSM** benefit feature with enhanced coverage for diabetic and pregnant subscribers
- ☒ Enhanced coverage for pregnant subscribers
- ☒ Orthodontic coverage for FHFA employees (in addition to dependents)
- ☒ Extended customer service hours, Monday - Friday, 8 a.m. to 8 p.m. ET
- ☒ 24/7 access to United Concordia's *My Dental Benefits*



UNITED CONCORDIA[®]
DENTAL

Web: www.unitedconcordia.com/fhfa
Customer Service: 1-888-977-FHFA (3432)
Claims: United Concordia
PO Box 69439
Harrisburg, PA 17106-9439



UNITED CONCORDIA[®]
DENTAL

For more information:
www.unitedconcordia.com/fhfa



Save time and money...

visit a network dentist

As an FHFA subscriber, you can visit any dentist you like. However, if you visit one of the dentists in our national **Advantage Plus** network, you can save even more.

That's because our network dentists provide services at significant savings to you, and they'll even save you time by filing claims on your behalf!

Find a dentist: www.unitedconcordia.com/fhfa

Register for My Dental Benefits and track your dental health history

Once your plan is effective, your personal benefits information is available in our online member tool, *My Dental Benefits*. Once you register, you can review details on your coverage, eligibility, network, claim status and procedure history; print an ID card; and sign up for paperless Dental Explanations of Benefits.

It's easy to enroll.

Simply contact your FHFA human resources department to get started.

Joyce Wilson: (202) 649-3963

Already enrolled? Your enrolment will automatically continue with United Concordia Dental.



FHFA Dental Plan

Effective January 1, 2019

Policy Pays

**United Concordia
Advantage Plus
Network Dentist**

Non-network Dentist

Diagnostic and Preventive Services

- Exams, Cleanings
- X-Rays
- Fluoride Treatments
- Sealants

100%
(no waiting period)

100%
(no waiting period)

Basic Services

- Basic Restorative (Fillings)
- Space Maintainers
- Repairs of Crowns, Inlays, Onlays & Dentures

90%

50%

Major Services

- Crowns, Inlays, Onlays
- Cast Restorations

75%

50%

Endodontics

- Root Canals

90%

50%

Periodontics

- Gum Treatment

90%

50%

Oral Surgery

- Incisions, Excisions, Simple and Surgical Extractions

90%

50%

Prosthodontics

- Bridges, Dentures
- Implants
- Adjustments to dentures and partials

75%
50%
90%

50%
50%
50%

Additional Benefits

- UCWellness - Benefits for Diabetics and Pregnant Women
- One Additional Periodontal Maintenance per Year
- Select Periodontal Surgical Procedures

100%

100%

- Third cleaning for pregnant subscribers

100%

100%

Orthodontic Benefit

- Eligible enrolled dependents
- Enrolled employees

70%

50%

50%

50%

Eligibility

Primary subscriber, spouse (includes domestic partner) and eligible dependent children to the end of the month in which the dependent turns 26.

Annual Deductible (Per Calendar year)
(Deductible waived for diagnostic, preventive and orthodontic procedures)*

\$50/Individual
\$150/Family

\$100/Individual
\$300/Family

Annual Maximum Per Insured Person (Per Calendar Year)*

\$2,500

\$1,500

Orthodontic Maximum (Lifetime)

\$3,000

\$2,000

The percentage in the Policy Pays column is the percentage of the policy's maximum allowable charge for covered services provided by either a network dentist or a non-network dentist. Network dentists accept the maximum allowable charge as payment in full. Non-network dentists may bill you for the difference between their charge and the maximum allowable charge paid by the policy.

* Deductibles and maximums are calculated by aggregate.