



UCElect

GIVING EMPLOYEES GREATER CHOICE

At United Concordia, we don't believe in "cookie-cutter" dental plans. We know every employer's insurance needs are just as unique as they are. With UCElect, you have the flexibility to choose the coverage that's compatible with your budget and your employees can pick a plan option that fits their oral care needs.

Each UCElect plan provides coverage options at the same price. You select the plan that fits your dental benefit needs and your employees choose the plan option that's right for them.

UCElect plan options:

- 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 for members; coinsurance levels are slightly lower than option 1.

All UCElect plans come with choices of different annual maximums and some contain an orthodontic selection. Additionally, all plans include the Preventive Incentive rider. With Preventive Incentive, diagnostic and preventive services, i.e. exams, cleaning and x-rays, are excluded from the plan's annual maximum giving members more benefit dollars to use for other covered services.

Your business isn't "cookie cutter." Neither are your benefit needs. Choose the UCElect dental plan that completes your health care benefits and give your employees the freedom to choose.



Chances are, with our large national network of dentists, your employees will find a dentist near their home or work to take advantage of network discounts.

UCElect

- Employers choose UCElect Plan A, B, C or D
- Employees choose Option 1 or 2 within the chosen plan
- Annual maximum of \$1,000 or \$1,500 available for each plan

		UCElect Plan A		UCElect Plan B	
		Option 1	Option 2	Option 1	Option 2
Class I—Diagnostic/Preventive Services		100%		100%	
Class II—Basic Services		100%	80%	100%	80%
Class III—Major Services		60%	50%	60%	50%
Orthodontics (dependents to age 19)		50%		0%	
Deductible (per person/per family)		\$50 / \$150		\$50 / \$150	
Annual Maximum		\$1,000 or \$1,500		\$1,000 or \$1,500	
Orthodontic Lifetime Maximum		\$1,000		N/A	
Rider		Preventive Incentive		Preventive Incentive	
Network / Pricing		In-Network		Advantage <i>Plus 2.0</i> *	
		Out-of-Network		Advantage <i>Plus 2.0</i> *	90th Percentile Reimbursement**
				Advantage <i>Plus 2.0</i> *	90th Percentile Reimbursement**

		UCElect Plan C		UCElect Plan D	
		Option 1	Option 2	Option 1	Option 2
Class I—Diagnostic/Preventive Services		100%		100%	
Class II—Basic Services		80%	60%	80%	60%
Class III—Major Services		50%	40%	50%	40%
Orthodontics (dependents to age 19)		50%		0%	
Deductible (per person/per family)		\$50 / \$150		\$50 / \$150	
Annual Maximum		\$1,000 or \$1,500		\$1,000 or \$1,500	
Orthodontic Lifetime Maximum		\$1,000		N/A	
Rider		Preventive Incentive		Preventive Incentive	
Network / Pricing		In-Network		Advantage <i>Plus 2.0</i> *	
		Out-of-Network		Advantage <i>Plus 2.0</i> *	90th Percentile Reimbursement**
				Advantage <i>Plus 2.0</i> *	90th Percentile Reimbursement**

* May vary by region. See your United Concordia sales representative for additional details.

** Reimbursement at the 90th percentile is equal to or greater than the provider charge on 90 percent of claims for a particular service in a specific area. This arrangement typically results in a higher reimbursement to a provider reducing the out-of-pocket costs to a member.

This advertisement is not an offer of coverage or proposal of insurance. The Group Policy or Contract and Certificate of Insurance ("Plan Documents") include a complete listing of covered services, limitations, exclusions, cancellation and renewal provisions. In the event of conflict, the Plan Documents will govern. PPO products underwritten by: United Concordia Insurance Company, United Concordia Dental Corporation of Alabama, and United Concordia Life and Health Insurance Company. United Concordia Insurance Company is not licensed in AL, DE, DC, IL, KY, MD, MO, NJ, NY, NC and PA. Not all products are available in all jurisdictions. United Concordia policies cover dental benefits only. For a complete listing of the products and services available in your area, the specific UCCI company licensed to provide those products, and exclusions, limitations, renewal, cancellation and cost information, contact a United Concordia account representative or visit UnitedConcordia.com. United Concordia Insurance Company, California certificate of authority number 3739-0, is domiciled in Arizona at its statutory address, 2198 East Camelback Road, Suite 260, Phoenix, AZ 85016. Available Concordia products are underwritten by United Concordia Insurance Company in OK and written on OK policy forms OK9802 (11/07) and OK9802L (11/07). The administrative office of UCCI and/or its licensed corporate affiliates is located at 4401 Deer Path Road, Harrisburg, PA 17110.