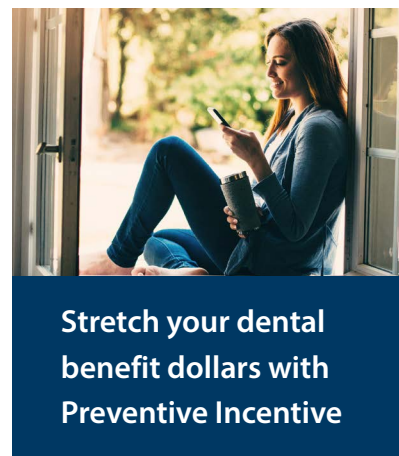


Maximize Your Benefits With Preventive Incentive®

Who wants the hassle of rollovers, savings accounts or benefits tracking? Preventive Incentive is one way that you can easily stretch your benefit dollars, so you can use them for other covered services. This innovative plan feature is one way that we incentivize you for keeping your mouth healthy. Use this plan feature to get the most out of your dental insurance.

How it works:

With Preventive Incentive, covered diagnostic and preventive dental services don't get applied to your annual plan maximum. Depending on the plan design, these services may include cleanings, exams, X-rays, fluoride treatments and more. It's available from day one—no waiting until the next plan year.



Assume 100% Coverage for Diagnostic or Preventive Services and \$2,000 Annual Maximum

Annual Preventive Care	You Pay	United Concordia Dental Pays	Annual Maximum Remaining without Preventive Incentive®	Annual Maximum Remaining with Preventive Incentive®
2 Cleanings	\$0	\$126	\$1,874	\$2,000
2 Exams	\$0	\$66	\$1,808	\$2,000
1 Set of X-Rays	\$0	\$40	\$1,768	\$2,000
Total	\$0	\$232	\$1,768	\$2,000

For illustrative purposes only. Assumes services provided by United Concordia Dental network dentists; savings will vary by dentist, service and geographic region.

With Preventive Incentive, you have more to use on other covered dental services.

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.

English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-332-0366 (TTY: 711).
Español (Spanish)	ATENCIÓN: Si habla español, le ofrecemos de ayuda lingüística gratuita. Llame al 1-800-332-0366 (TTY: 711).
繁體中文 (Chinese)	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-332-0366 (TTY: 711)。

The Group Policy or Contract and Certificate of Insurance/Coverage ("Plan Documents") include a complete listing of covered services, limitations, exclusions, and cancellation and renewal provisions. In the event of conflict, the Plan Documents will govern. PPO products are administered by United Concordia Companies, Inc., and underwritten by United Concordia Insurance Company and United Concordia Insurance Company of New York. Not all products available in all jurisdictions. United Concordia policies are limited benefit policies covering dental benefits only. Administrative and claims offices located at 1800 Center Street, Suite 2B 220, Camp Hill, PA 17011 (1-800-332-0366).