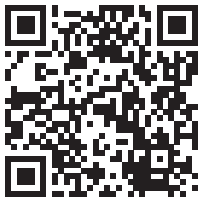


# Plan perks designed just for you

Take advantage of your benefits today.

## *MyDentalBenefits*

It's the online hub where you can check your coverage details, estimate costs, and view claims and expenses. You can also chat live with customer service, print extra ID cards, and more. Scan the QR code to learn more and visit [UnitedConcordia.com/GetMDB](https://UnitedConcordia.com/GetMDB) after your plan's effective date to set up an account.



## Find an in-network dentist

United Concordia Dental offers a nationwide network that makes it easy to find an in-network dentist. And when you stay in network, you'll enjoy benefits like the potential for lower out-of-pocket costs<sup>1</sup>, high-quality care and time savings.

## Get virtual dental care from anywhere

Save the ER for true emergencies. If you have a minor dental problem, virtual visits<sup>2</sup> let you see a dentist right away.



## GradFin

GradFin can help you save money and reduce student loan debt by providing free, one-on-one consultations with financial experts to determine ideal loan financing and consolidation strategies.<sup>3</sup>

<sup>1</sup> In-network dentists are required to accept full reimbursement from United Concordia for covered services and to bill member only for applicable deductibles, coinsurance, and/or amounts exceeding contractual maximums.

<sup>2</sup> A Dental.com virtual visit counts as a problem-focused exam (D0140) under your dental plan. Coverage levels for this service do not vary based on whether the visit is conducted virtually or in person. Teledentistry is available only to U.S. residents and may not be available in all states. Virtual Dental Care, Inc. is an independent company and neither Virtual Dental Care, Inc. nor its Dental.com platform is affiliated with United Concordia.

<sup>3</sup> United Concordia Companies, Inc. (UCCI) provides no services related to GradFin programs. GradFin is not a subsidiary or affiliate of UCCI. UCCI is a licensed third party administrator providing claim and administrative services related to dental benefits.

For producer use only. Not intended for the buying public.

PPO dental plans are administered by United Concordia Companies, Inc., and underwritten by United Concordia Insurance Company and United Concordia Insurance Company of New York. DHMO dental plans are administered by United Concordia Companies, Inc., and underwritten by United Concordia Dental Plans, Inc., United Concordia Dental Plans of California, Inc., Concordia Dental Plans of the Midwest, Inc., United Concordia Dental Plans of Pennsylvania, Inc., and United Concordia Dental Plans of Texas, Inc. For information about which companies are licensed in your state, visit the "Disclaimers" link at [UnitedConcordia.com](https://UnitedConcordia.com). Administrative and claims offices are located at 1800 Center Street, Suite 2B 220, Camp Hill, PA 17011 (888-884-8224).