



United Concordia Dental's Preventive IncentiveSM

LIFE IS COMPLICATED ENOUGH.

Dental benefits shouldn't be. But they should promote good oral health and help save you money.

United Concordia Dental's Preventive IncentiveSM program does just that—offering an easy-to-understand way for you to maximize your benefits immediately without all the administrative hassles of rollovers, savings accounts or benefits tracking.

▶▶ How It Works

Preventive IncentiveSM Defined:

Dental services that fall under Class I Diagnostic and Preventive do not count toward your annual plan maximum. These services may include cleanings, exams, x-rays and more, depending on your plan design.

▶▶ More Benefits. More Smiles. Now.

United Concordia Dental plans provide you with coverage to receive necessary dental checkups shown to detect not only tooth decay, but also signs of serious diseases. With **Preventive IncentiveSM**, covered diagnostic and preventive services do not count toward the annual plan maximum—leaving you with more benefit dollars to use for other covered services.



Preventive IncentiveSM is available to you from day one—no waiting until the next plan year to enjoy the feature. And without the need to monitor which services are received or understand paragraphs of fine print, **Preventive IncentiveSM** offers you a simple way to make the most of your benefits.

Example Savings with United Concordia Dental's Preventive Incentive^{SM*}

Annual Preventive Care	You Pay	United Concordia Dental Pays	Annual Maximum Remaining without Preventive Incentive SM	Annual Maximum Remaining with Preventive Incentive SM
2 Cleanings	\$0	\$126	\$874	\$1,000
2 Exams	\$0	\$90	\$784	\$1,000
1 Set of X-Rays	\$0	\$86	\$698	\$1,000
Total	\$0	\$302	\$698	\$1,000

With Preventive IncentiveSM, you have \$302 more benefit dollars to use on other covered dental procedures!

*For illustrative purposes only. Assumes services provided by United Concordia Dental network dentists; savings will vary by dentist, service and geographic region. Sample charges based on California zip codes 90001–93099, United Concordia Dental's National-Fee-for-Service network, 07/08.