



Hershey Retirees

Make the Right Choice for Your Dental Health

Choose United Concordia Dental

It's more important than ever to keep up with your preventive dental care and take care of dental issues before they become major problems. In fact, research suggests there is a link between poor oral health and certain medical conditions, such as heart disease, respiratory disease and diabetes.

Affordable Dental Care

With the United Concordia dental plan, you can visit any dentist and have coverage for preventive services such as exams and cleanings and basic services such as fillings and simple extractions.

However, you can reduce your out-of-pocket costs if you visit an Alliance network dentist, and even receive discounts on non-covered services if you visit an **amended** Alliance dentist.

How? Our network dentists save you money by accepting our allowances for covered services. And, most of our network dentists have even agreed to accept our allowances for *non-covered* services as well—we call these our **"amended"** dentists.

Optional Vision Coverage

You can also add a vision plan from Davis Vision, an affiliate of United Concordia, to your dental plan. This vision plan covers an eye exam and either glasses (frame and lenses) or contact lenses.

Rates & Enrollment

Monthly Rates*

Contract Type	Dental-Only Plan	Dental with Davis Vision Plan
Retiree Only	\$22.17	\$30.16
Retiree + 1 Dependent	\$40.08	\$55.28
Retiree + Family	\$71.59	\$94.79

Quarterly Rates*—Save 13% by paying Quarterly

Contract Type	Dental-Only Plan	Dental with Davis Vision Plan
Retiree Only	\$57.81	\$81.78
Retiree + 1 Dependent	\$104.55	\$150.15
Retiree + Family	\$186.75	\$256.35

Annual Rates*—Save 15% by paying Annually

Contract Type	Dental-Only Plan	Dental with Davis Vision Plan
Retiree Only	\$226.20	\$322.08
Retiree + 1 Dependent	\$409.08	\$591.48
Retiree + Family	\$730.32	\$1,008.72

*Rates guaranteed through December 31, 2019. Please note that The Hershey Company does not contribute to the premium cost of this plan; as a member, you would be responsible for the entire premium cost.

Enrollment

You can enroll (and your spouse and dependents to age 26) during the following time periods:

- Within 90 days of your retirement date
- Within 90 days of your COBRA coverage ending, if you choose to use COBRA immediately after you retire (you do not need to maintain vision coverage to be eligible for the dental-with-vision plan)
- During open enrollment

Just complete and submit the enclosed enrollment form today and make the right choice for your dental health.

NOTE: If you do not enroll during one of the time periods listed, you will not have another opportunity to do so until next year's open enrollment season. Call 1-866-851-7576 for details.

Concordia Flex Dental Plan¹

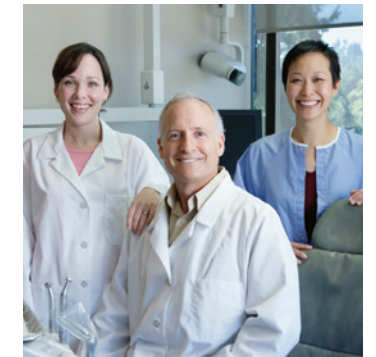
Network: Alliance

Benefit Category	In-Network	Non-Network
Class I—Diagnostic/Preventive Services²		
Exams X-rays (Bitewings) Fluoride Treatments Cleanings Sealants	Plan pays 100% of MAC; member pays nothing	Plan pays 100% of MAC; member pays remainder of dentist's charge
Class II—Basic Services² (A six month waiting period applies when enrolling more than 90 days following your retirement date)		
X-rays (All others) Palliative Treatment Basic Restorative Space Maintainers Simple Extractions Repairs of Crowns, Inlays, Onlays, Bridges, Dentures	Plan pays 70% of MAC; member pays 30% of MAC	Plan pays 70% of MAC; member pays remainder of dentist's charge
Class III—Major Services		
Endodontics Inlays, Onlays, Crowns Prosthetics Surgical Periodontics Nonsurgical Periodontics Complex Oral Surgery General Anesthesia	Average discounts of 31% off dentist's charge ³ Must Visit an Amended Dentist	No discount; member pays dentist's full charge
Orthodontics, Cosmetics or Other Services		
Orthodontic Diagnostic, Active, Retention Treatment Bleaching Veneers Implants	Average discounts of 31% off dentist's charge ³ Must Visit an Amended Dentist	No discount; member pays dentist's full charge
Deductible (per person/per family)	\$25 / \$75 Class I and II only	None
Annual Program Maximum	\$750	None

1. Reference your contract for a complete description of benefits covered by your plan. If a discrepancy exists between the example above and the contract, the contract will take precedence.
2. Dependent child age limit: 26 years.
3. The average 31% discount is based on United Concordia charge data. Actual discounts will vary depending upon the procedure performed and the geographic location in which it is performed. United Concordia recommends that you ask your dentist for an itemized cost of the procedure(s) before you decide to proceed with treatment, because payment for these services is your responsibility.

Benefits of a Network Dentist

With this dental plan, you can visit any dentist and receive coverage for Class I and II services. However, not only can you save money by visiting an Alliance dentist, you can receive discounts on non-covered services, such as Class III and orthodontics, if you visit an **amended** dentist!



How Does the Network Work?

Common Services	If you visit an Advantage Plus network dentist	If you visit an amended Alliance dentist	If you do not visit an Alliance network dentist
Cleaning	Covered at 100%		Covered at 100%, but you pay the difference between MAC and dentist's charge
Exam			
Filling	Covered at 70%		Covered at 70%, but you pay the difference between MAC and dentist's charge
Crown	Not covered and no discount	Not covered, but you receive a discount	Not covered and no discount

Large Dental Network

There are more than 97,500 Alliance dentists across the country, so chances are there is one just minutes from your door!

Please call 1-866-851-7576 to find out if your current dentist is an **amended** Alliance dentist or to find one near you. Or, you can:

- Visit our website, UnitedConcordia.com
- Click on **Find a Dentist**
- Select the Alliance network
- Look for dentists with a square black box (■) next to their names—these are our amended dentists

If you have questions on the network or the plan, please call your designated Customer Service line at 1-866-851-7576 from 8 a.m. to 6 p.m. ET.