



# Dental Select Series



Association for  
Entrepreneurship  
U.S.A.

UNITED CONCORDIA®  
DENTAL

# We equip you and your business

Association for Entrepreneurship USA ("AFEUSA") is an association organized under the nonprofit corporation laws of the State of Illinois; which serves its members who are entrepreneurs and those considering entrepreneurship, in the fast growing 'gig economy' of the U.S. workforce.

It could be a 55-year-old starting a new company, an independent tech designer, a 42-year-old eBay re-seller of home crafts, or a 75-year-old Uber driver; individuals are leveraging their experience and skills to become more financially independent in the evolving U.S. economy. AFEUSA members have access to education, peer collaboration, advocacy and resources to support their endeavors.

It all starts with an AFEUSA membership. Members are offered numerous benefits which include access to group insurance products obtained using the group purchasing power of tens of thousands nationwide that have joined AFEUSA.



## Networking

The life of an entrepreneur can sometimes be a lonely one. AFEUSA plans to help you bridge that gap with its future Open Forum platform and "Shark Tank style" online presentations, and connections to investment capital for start-ups or business expansion. And be sure to visit us on Facebook, LinkedIn, and Twitter. With AFEUSA, it's success by association!



## Education

Education plays a key role for any entrepreneur. AFEUSA provides a multitude of educational options including:

- monthly newsletters
- one-on-one business coaching
- motivational ideas and concepts
- along with a library of noted books and audio tapes.



## Resources

AFEUSA has negotiated a variety of both business and lifestyle discounts to benefit its members. Additionally, members can view a multitude of entrepreneur oriented programs throughout the U.S. geared towards basic as well as advanced entrepreneurship.

This is an outline of benefits and services. The AFEUSA membership level you select will determine the benefits you receive from your AFEUSA membership.

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# Success by Association

## AFEUSA Membership Program Overview



MetLife Estate Resolution Services

MetLife Estate Planning Services

- Dental and Vision Plans
- Accident Disability Income
- Accident Medical Expense
- Critical Illness
- Group Term Life & Voluntary Term Life
- Senior Group Term Life 50-79
- Accidental Death & Dismemberment (AD&D)
- Accident & Sickness Hospital Indemnity
- Accident & Sickness Hospital Indemnity 65+



You must be a member in good standing of AFEUSA to access and apply for any of the insurance benefits. Information contained in this brochure provides only a brief description and summary of the insurance coverage and is not a contract. Insured benefits are offered at the sole discretion of AFEUSA and may vary by availability, vendor or state law based on the member's state of residence. Insurance benefits may not be available in all states.

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## AFEUSA Benefits



### Health & Well-being

Burnalong  
Needy-Meds  
American Hearing Benefit



### Travel & Auto

Avis/Budget Car Rental  
Sky Med Emergency Travel  
Sky Med Travel  
Car Chex  
True Car



### Home & Family Programs

Costco Wholesale  
Benefit Hub  
Home Chef  
Long Term Care Resources  
Griswold Home Care



### Financial, HR & Credit

Gusto  
Take Charge America  
The Credit Clinic  
EJ Pro Lease  
First American



### Business & Office

#### Services

Eric's Jobs  
Trapp Technology  
UPS Express Delivery  
Office Depot / Office Max  
E6 Agency  
Newsletter Pro



### Education/Business

#### Coaching

Genius Network  
Big Results Academy  
goSmallBiz.com  
The Messinger Institute  
SocialCore Marketing  
Joel Weldon  
Empowered Couples University

# AFEUSA dental plan



With the Association for Entrepreneurship USA (AFEUSA) membership, you can choose best in class dental coverage from United Concordia Dental. AFEUSA membership provides members and their eligible family members access to superior dental hygiene which is important – “healthy teeth, healthy you”! These dental plans give members peace of mind and security knowing they have quality coverage.

#### **About United Concordia Insurance Company:**

- More than 9.1 Million Members (including 1.8 million Tricare members) nationally
- 45+ Years of Experience
- Revenues exceeding \$1.6 Billion in 2020
- A.M. Best Rating of “A” (Excellent)

AFEUSA is pleased to offer members this dental coverage exclusively through United Concordia Dental. After a member purchases the plan, it is important for a member to retain the membership. A provision of these dental plans; if a member (and/or dependents) chooses to terminate this coverage, they are not permitted to re-enroll in these dental plan(s) for a minimum of 12 months after the termination of coverage.

THIS COVERAGE AVAILABLE ONLY TO AFEUSA MEMBERS. Coverage is available to members residing in most states through AFEUSA (an Illinois based entity) and United Concordia Insurance Company. Dental providers are available in all states. Coverage is not available in AK, AR, CO, IA, KS, ME, MD, MO, MT, NV, NM, NY, NC, OR, SD, UT, WA

# Unique features

## No Waiting Periods

First day coverage from the effective date.

## Issue Ages: 18+ for members and their families

The primary member must be a minimum age of 18 and coverage is available to all eligible family members. Membership and coverage will be effective on the first day of the following month after membership purchase.

## Annual Maximum Rollover\*

After meeting the requirements, the Annual Maximum Rollover lets you roll over up to \$300 of your unused benefit dollars from one year to the next and use them once your annual maximum is met. That way, if you need complex services that go over your annual maximum, you can use your Annual Maximum Rollover dollars toward those services instead of paying the entire cost on your own.

\*Only available to Silver and Gold plan members. No takeover of current balances. Calendar Year Maximum is per person, per year. Please refer to the Annual Maximum Rollover Member Flyer in the Member Portal for more details on this benefit feature. Annual maximum rollover is \$300. To obtain the maximum rollover benefit of \$1200 would require 4 years of participation at the maximum annual rollover amount of \$300.

\*No takeover of current balances.





# Details – Benefit Summary

	Silver plan	Gold plan	Platinum plan
<b>Maximum Calendar Year Benefit Per Covered Insured</b>	\$1,500**	\$3,500**	\$5,000
<b>Calendar Year Deductible Per Covered Insured</b>	\$50* (waived for Preventive/ Diagnostic)	\$100*	\$150* (waived for Preventive/ Diagnostic)
<b>Preventive/Diagnostic Services</b> Routine exams, cleanings, bitewing X-rays, fluoride treatments, space maintainers, sealants	50%	100%	100%
<b>Basic Services</b> Full mouth X-rays, Emergency Exams and Palliative (paid relief) treatment, Fillings (silver amalgam) and tooth colored (composite) on front teeth, oral surgery (simple extractions), recementation of bridges, crowns, onlays	50%	70%	70%
<b>Major Restorative Services</b> Oral surgery (surgical extractions including general anesthesia, IV sedation), all other oral surgery, endodontics (root canals and pulpal therapy), non-surgical periodontic (gum) maintenance, surgical periodontic (gum) maintenance, crowns, onlays (and other ceramic restorations to permanent teeth), partial/full dentures, denture (repair, reline, rebase and adjustments), fixed/removable bridges, bridge and crown repair	50%	50%	50%
Member Plans		Monthly Rates*	
Member	\$34.27	\$66.75	\$76.66
Member + Spouse or Child	\$62.46	\$122.06	\$140.60
Member + Family	\$87.54	\$180.45	\$211.08

Out of Network Reimbursement: MAC (Maximum Allowable Charge)

Dental benefits through AFEUSA and United Concordia are not available in all states.

\*Retail Price excludes required AFEUSA Monthly Dues

\*\* Subject to the Annual Maximum Rollover feature



# Example of benefits line by line

## Preventive/Diagnostic Services

- Routine Exams
- Cleanings
- Bitewing X-rays
- Fluoride Treatments
- Space Maintainers
- Sealants

## Basic Services

- Full Mouth X-rays
- Emergency Exams and Palliative (pain relief) Treatment
- Fillings (silver (amalgam) and tooth colored (composite) on front teeth)
- Oral Surgery (simple extractions)
- Recementation of Bridges, Crowns, Onlays

## Major Restorative Services

- Oral Surgery (surgical extractions including general anesthesia, IV sedation)
- Oral Surgery (all other)
- Endodontics (root canals and pulpal therapy)
- Non-Surgical Periodontic (gum) Maintenance
- Surgical Periodontic (gum) Maintenance
- Crowns, Onlays (and other ceramic restorations to permanent teeth)
- Partial/Full Dentures
- Denture (repair, reline, rebase and adjustments)
- Fixed/Removable Bridges
- Bridge and Crown Repair

## Deductibles and Maximums

- Annual Program Deductible
- Annual Program Maximum (per person)

## Out-of-Network Reimbursement





# Concordia Flex<sup>®</sup> PPO

## Description

Concordia Flex allows members to receive care from any licensed dentist.

Our contracted networks of dentists:

- Must accept our Maximum Allowable Charge schedules (MACs) as payment-in-full for covered services
- Cannot balance bill members for covered services
- Abide by our utilization review decision
- File claims directly with United Concordia

Additionally, most of our participating dentists accept our allowances as payment in full for non-covered services (e.g., whitening) and services above the annual program maximum, lowering out-of-pocket expenses for members.

## United Concordia Dental PPO

With United Concordia Dental PPO:

- You can go to any licensed general or specialty dentist.
- You will maximize your benefits by receiving care from a United Concordia Dental PPO network dentist.
- United Concordia Dental's network dentists have agreed to reduced fees as payment in full, which means you will likely save money by going to a United Concordia Dental PPO network dentist. Non-network dentists have not agreed to accept our reduced fees as payment in full, which means they may bill you for any charges over our allowed fees.
- You are charged only the patient's share at the time of treatment. United Concordia Dental pays its portion directly to network dentists.

## Finding a Dentist

Visit our website at: [www.UnitedConcordia.com/find-a-dentist/#/](http://www.UnitedConcordia.com/find-a-dentist/#/) and enter an address/city/state/zip - and/or the name of the dentist or practice, then click "Search". When the search asks for "Select your network", from the drop-down, ALWAYS click on the "Advantage Plus" network.

Benefits of using the United Concordia Dental Network Dentists versus using Non-Network Dentists

- United Concordia Dental PPO: Lowest out-of-pocket costs and network protection.
- Non-network: You may have the highest out-of-pocket costs.

After you become an AFEUSA member and purchase the United Concordia Dental plan, an email confirmation of your enrollment will be sent, with instructions how to access/review your AFEUSA membership portal. This will give you access to



instructions how to download/print your ID card; which is also available to you by registering on the United Concordia web site a few business days after you purchase the coverage

Also, after your coverage is in effect, you can create an account on the United Concordia Dental website; [Create an Account \(UnitedConcordia.com\)](http://UnitedConcordia.com)

It will allow you to:

- Check status of claims
- Review coverage information
- Access 'My Dental Assessment'

You will need your ID card number / SSN of the primary person enrolled.

## Questions about your United Concordia Dental insurance?

### Call us\*\*:

**PPO Plans 1-800-332-0366**

\*\*For TTY, Dial 711

### Write to us:

United Concordia Dental  
Companies, Inc.  
Dental Customer Service Department  
P.O. Box 69420  
Harrisburg, PA 17106-9420

This advertisement is not an offer of coverage or proposal of insurance. The Group Policy/Contract and Certificate of Insurance/Coverage ("Plan Documents") include a complete listing of covered services, limitations, exclusions, and cancellation and renewal provisions. Plan documents are available for your review prior to your effective date. In the event of conflict, the Plan Documents will govern. PPO products underwritten by United Concordia Insurance Company (UCIC) and administered by United Concordia Companies, Inc. (UCCI). Not all products are available in all jurisdictions. United Concordia policies are limited benefit policies covering only dental benefits. For a complete listing of the products and services available in your area, the specific company licensed to provide those products, and exclusions, limitations, renewal, cancellation, and cost information, contact a United Concordia account representative or visit [UnitedConcordia.com](http://UnitedConcordia.com). The administrative office of UCCI and/or its licensed corporate affiliates is located at 1800 Center Street, Suite 2B 220, Camp Hill, PA 17011. Complete application required to effectuate coverage.



# AFEUSA member benefits summary

## 1.800MD

### Industry Leading Telehealth

1.800MD is an industry-leading telehealth company backed by a national network of board-certified, credentialed physicians throughout the United States. 1.800MD physicians diagnose illnesses, recommend treatment plans and prescribe medications, when deemed appropriate, for its members over the telephone or via secure bi-directional video and email.

## HealthServices HUB

### MyEWellness

MyEWellness is about promoting personal health and fitness through the natural therapies of diet, nutritional supplements, the benefits of exercise, as well as having a healthy attitude to help improve your total quality of life. Your Cinergy Select membership offers a comprehensive resource that aims to help members achieve personal health and wellness goals regardless of age, gender or level of fitness. This program provides you with the tools to make wellness part of your daily life.

## Rx Valet

### Save on Prescription Drugs

Rx Valet was created to offer a new level of service by assisting members to navigate the challenges of rising prescription drug cost. As consumers we are constantly being bombarded with promises on one medication, just to be overcharged on another. Insurance plans have recently re-structured co-payments and tiered prescriptions levels that are unfavorable to consumers. We shop and compare all national retailers and online services to find you the lowest price options, and let you decide. Whether you choose retail, home delivery, or international pharmacy (for name-brand drugs), Rx Valet has a way for you to save.\*

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## VSP

### Vision Care for Life

VSP VISION SAVINGS PASS: VSP® Vision Savings Pass™ is a discount vision program that offers immediate savings on eye care and eyewear. This is not an insurance plan.

- Access to discounts through a trusted, private-practice VSP network doctor
- One rate of \$50 for an eye exam with purchase of a complete pair of glasses. 20% off without purchase.
- Special pricing on complete pairs of glasses and sunglasses
- 15% savings on a contact lens exam (fitting and evaluation)
- Exclusive Member Extras, like special offers
- Unlimited use of materials throughout the year

## Allstate ID Protection

Get targeted, real-time content plus fraud protection. Security Pro+ is a plan from Allstate Identity Protection that delivers real-time personalized content about heightened security risks. It leverages their proprietary data to inform you about emerging threats, how they may affect you, and what steps to take to better protect yourself.

## Careington's Pass Concept

As a member of AFEUSA, your ultimate pass to health care savings is Careington's Pass Concept. Never before has it been this easy to spend so little and save so much! Simply pay a one-time fee of \$20 for the pass, or passes, of your choice and save on your next visit to a participating dentist.

### dentalpass

dentalpass was created to help individuals save on expensive dental care. Simply purchase a \$20 pass and you will save 20% to 50% on most dental procedures. Save on cleanings, exams, x-rays, crowns, dentures, fillings and more! Plus, it is simple to use. Take your pass to a participating dentist in your area, and in return, you will receive discounts on the regular-priced fees.

# Benefits Continued

## ACI Specialty Benefits

### Legal and Financial Services

Members and family members are eligible to receive legal and financial consultation for an unlimited number of issues at no cost. 24/7 access is also available to a secured site for information, resources and personal documents.

### Assessment and Clinical Support

Services/Legal Services

Support is available for any legal need including:

- Document Preparation
- Civil/Consumer/Criminal Issues
- Domestic/Family Disputes
- Real Estate
- Landlord/Tenant
- Estate Planning
- Will Preparation

### Financial Support

Support is available for any financial need including:

- Referrals to CPAs, CFPs
- Credit Counselors
- Credit Counseling
- Debt Management
- Retirement
- Lease/Purchase Issues
- College Funding
- Financial Planning
- Tax Preparation

### Document Preparation

Tools and resources are available for multiple legal and financial needs including:

- Personal Service
- Agreements
- Home Financing
- Personal Financing
- Investment
- Retirement
- Leases Continued Services
- Services Include Do it Yourself Documents

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## ACI Clinical and Work-Life Benefits

### Emotional Wellness

ACI Specialty Benefits is your partner for emotional wellness, and offers best-in-class Member Assistance Program (MAP) solutions designed to improve member engagement and emotional health. Reduce stress and make life easier. Through ACI's network of clinicians, life coaches and worklife specialists, members receive comprehensive support for any personal or professional need.

- Unlimited telephonic and video sessions and access to a panel of in-house clinicians
- Provider network of over 55,000 nationwide
- All contact is compliant with HIPAA, ACA and relevant state and federal regulations

### Child Care Resources

From diaper duty to Facebook monitoring, parenting is a 24/7 job. With ACI's child care services, it's never been easier to access reliable, affordable child care locally. Instructions: Just give them your group code, AFEUSA, and they will assist you from there.

- ACI Child-Care Resources
- Child Care

For comprehensive resources for your child and all work/life needs, contact ACI today.



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# Benefits Continued

## Navigo Health

NaviGo Health offers convenient access to premier lab testing services, through LabCorp and Quest Diagnostics, that enables our healthcare professionals to pinpoint illnesses, identify STDs and, if necessary, recommend a customized treatment plan. Members have access to more than 5,000 testing locations nationwide, private and discreet service, and the opportunity to review results with a physician. Our discounted lab fees are published on the platform so members know their costs upfront before seeking testing.



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## AFEUSA Benefits



### Health & Well-being

Burnalong  
Needy-Meds  
American Hearing Benefit



### Travel & Auto

Avis/Budget Car Rental  
Sky Med Emergency Travel  
Sky Med Travel  
Car Chex  
True Car



### Home & Family Programs

Costco Wholesale  
Benefit Hub  
Home Chef  
Long Term Care Resources  
Griswold Home Care



### Financial, HR & Credit

Gusto  
Take Charge America  
The Credit Clinic  
EJ Pro Lease  
First American



### Business & Office

#### Services

Eric's Jobs  
Trapp Technology  
UPS Express Delivery  
Office Depot / Office Max  
E6 Agency  
Newsletter Pro



### Education/Business

#### Coaching

Genius Network  
Big Results Academy  
goSmallBiz.com  
The Messenger Institute  
SocialCore Marketing  
Joel Weldon  
Empowered Couples University



## Association for Entrepreneurship U.S.A.

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SCOTTSDALE, AZ 85254

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FOR MORE INFORMATION ON THE VARIOUS  
BENEFITS OF AFEUSA MEMBERSHIP,  
**PLEASE VISIT [AFEUSA.ORG](http://AFEUSA.ORG)**