

UNITED CONCORDIA

Insuring America's Dental Health

FOR IMMEDIATE RELEASE

United Concordia Unveils New Smile for HealthSM Program

Additional Benefits Help Improve Members' Smiles and Health

Harrisburg, PA (April 2, 2007) – National dental insurer United Concordia today announced the introduction of the **Smile for HealthSM** program to Pennsylvania businesses. As scientific evidence continues to mount that an increase in oral bacteria appears to influence a number of physical conditions in the body, the **Smile for HealthSM** program provides coverage for dental services that may contribute to better overall health. The program includes a **Maternity Dental Benefit** and a **Smile for HealthSM Enhanced Dental Benefit**.

The **Maternity Dental Benefit** provides an additional dental cleaning to women during pregnancy to reduce the likelihood of periodontal disease, which has been linked to premature and low birth-weight babies. The additional cleaning also helps reduce the chances of pregnancy gingivitis, which can cause tender, swollen gums.

The **Smile for HealthSM Enhanced Dental Benefit** provides coverage for certain diagnostic, preventive, and periodontal services that aid dentists in identifying and treating chronic oral infections that research has linked to medical conditions such as heart disease, stroke, diabetes, premature births and respiratory disease.

The **Maternity Dental Benefit** will be offered to both new and existing United Concordia customers in Pennsylvania at no additional charge. Beginning March 1, all newly underwritten fully-insured dental preferred provider organization (PPO) plans have included the **Maternity Dental Benefit**. The benefit will become part of the standard benefits package offered to existing fully-insured PPO customers at renewal, starting July 1.

The **Smile for HealthSM Enhanced Dental Benefit** option will be available at no charge to United Concordia customers who participate in a Highmark medical plan. The option will also be available for a nominal fee to customers with medical coverage through other medical carriers. This option will be available to new fully-insured dental plans effective March 1, 2007 and renewals starting July 1, 2007.

New and current administrative service only (ASO) customers can choose to add the **Maternity Dental Benefit** and/or the **Smile for HealthSM Enhanced Dental Benefit** by notifying their United Concordia representative.

“United Concordia remains committed to dental solutions that benefit the oral and overall health of our members,” says Thomas A. Dzuryachko, president and chief executive officer. “The **Smile for HealthSM** program makes dental services that scientists have linked to better overall health more affordable and accessible for employees.”

In addition to the **Smile for HealthSM** program, United Concordia continues to promote better dental and overall health through educational materials available in its online Dental Health Center at www.unitedconcordia.com. For more information on United Concordia and the **Smile for HealthSM** program, visit www.unitedconcordia.com or call 1-800-332-0366.

About United Concordia

United Concordia Companies, Inc., headquartered in Harrisburg, Pa., is one of the nation’s largest dental insurers, with more than 7.3 million members worldwide. In 2006, United Concordia processed more than 11.5 million claims and attained revenues of nearly \$1.2 billion. For more information about United Concordia products, visit www.unitedconcordia.com.

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