

UNITED CONCORDIA DENTAL

Insuring America's Dental Health

For Immediate Release

United Concordia Dental Provides Incentive for Preventive Care *Simple, easy-to-understand feature offers more benefits and more smiles – NOW*

HARRISBURG, Pa. (August 18, 2008) – United Concordia Dental has introduced *Preventive Incentive*SM, a standard PPO benefit enhancement for all group sizes that promotes good oral health. With Preventive Incentive, all covered diagnostic and preventive services do not count toward a member's annual plan maximum.

"Preventive Incentive is designed to provide members with a simple way to expand their benefit dollar," said Chip Merkel, United Concordia Dental senior vice president and chief marketing officer. "Dental benefits shouldn't be complicated, but they should promote good oral health and help members save money. Preventive Incentive does just that by offering a straightforward way for members to maximize their benefits. Our innovative approach eliminates the confusion and complication that maximum rollover programs can often create. Simply excluding any covered Class I service from the annual plan maximum makes Preventive Incentive easy for members to understand."

Unlike some rollover plans that may actually reward members for not using their plan (the amount that rolls over), United Concordia Dental's Preventive Incentive encourages members to get the routine care that they need to maintain good oral health. Members can take advantage of the benefit feature, without all the administrative hassles associated with rollovers, savings accounts or benefits tracking, giving United Concordia Dental members more benefit dollars for other services. Preventive Incentive is simple:

- ALL covered Class I services do not count toward the annual program maximum.
- Available to all group sizes (minimum two enrolled contracts).
- Standard feature on United Concordia Dental PPO plans.

“Regular dental checkups are just as important to your dental health as brushing and flossing,” said United Concordia Dental’s National Dental Director Richard P. Klich, DMD. “Preventive Incentive helps members by emphasizing the importance of regular dental office visits. In addition, it helps them financially when additional dental treatment is needed.”

“United Concordia Dental continues to take strides to ensure our members have healthy smiles,” said Dr. Klich. “This benefit feature offers more members the opportunity to receive the treatment they need to help prevent dental disease, which research suggests may be linked to certain systemic medical conditions.”

For more information on Preventive Incentive, producers and groups can contact their United Concordia Dental sales executive or call 1-888-884-8224.

About United Concordia Dental

United Concordia Companies, Inc., headquartered in Harrisburg, Pa., is one of the nation’s largest dental insurers, with more than 7.7 million members worldwide. In 2007, United Concordia Dental processed more than 13 million claims and attained revenues of \$1.3 billion. For more information about United Concordia Dental products, visit www.unitedconcordia.com.

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