

UNITED CONCORDIA

America's Premier Dental Insurer

Fall 2005

Dear U. S. Steel Salaried Employee:

United Concordia is pleased to offer you a dental Preferred Provider Organization (PPO) called **Concordia Flex**. Additional information about this program is summarized below as well as in the attached documents.

Concordia Flex

The **Concordia Flex** program is a dental PPO program that provides you with the freedom of selecting any licensed dentist of your choice. However, when you choose a provider who participates with United Concordia's **Advantage Plus** provider network, you will receive maximum value and convenience. Payment for covered services is made based upon United Concordia's allowance. Providers who participate with United Concordia's **Advantage Plus** provider network agree to accept United Concordia's allowance as payment in full (less any applicable patient coinsurance or deductible amounts). Additionally, participating providers agree to file your claims directly to United Concordia. You do not have to submit any paperwork when you see a United Concordia **Advantage Plus** provider.

If you use a non-participating provider, the plan will pay for eligible services at the appropriate benefit percentages up to the allowance. Therefore, when you use a non-participating provider, your share of the cost may be higher. In addition, non-participating dentists are under no obligation to accept the United Concordia allowance and can balance bill you for the amounts in excess of this allowance.

General Information – New Feature: Clients' Corner

Clients' Corner is a customized page available on the United Concordia website that contains information specific to U. S. Steel's group dental program. Clients' Corner will enable you to access the following information:

- A direct link to the **Advantage Plus** dental network
- Direct links to My Dental Benefits, Nominate Your Dentist, and Customer Service
- A summary of your benefits
- A U.S. Steel Student Certification Form
- An electronic copy of the open enrollment materials
- A list of frequently asked questions regarding your dental program

To access Clients' Corner, please go to the United Concordia website at www.ucci.com and click on Clients' Corner to access the Clients' Corner Directory.

From the Clients' Corner directory, you will see an alphabetical list of clients. Select United States Steel and you will be connected to the customized web page.

If you have questions about the **Concordia Flex** PPO program, you may contact the Customer Service department at **1-800-332-0366**. Representatives are available to take your call from 8 a.m. to 8 p.m. EST.

Cost Information

The monthly payroll contribution for the policy period beginning January 1, 2006 is shown below.

	Dental PPO Program	Surcharge	Contribution with Surcharge
Individual	\$23.00	\$12.00	\$35.00
Two Person	\$46.00	\$24.00	\$70.00
Family	\$79.00	\$42.00	\$121.00