

Experience the Dental Difference

At United Concordia, all we do is dental. So whether you need to insure 10 or 10,000, our variety of fee-for-service products means we have the right dental plan to ensure healthy smiles and a healthy bottom line.

As one of the nation's largest, most respected dental insurers,¹ United Concordia...

- Serves more than 7.8 million members worldwide²
- Covers more than 1.8 million active duty service family members and National Guard Reservists and their families as the selected dental carrier for the Department of Defense's TRICARE Dental Program¹
- Holds DIACAP³ certification
- Has nearly 40 years of dental expertise
- Posted revenues of \$1.4 billion¹
- Offers the only dental plans endorsed by the American Hospital Association⁴
- Retains an A- (Excellent) A.M. Best rating⁵


We've developed some of the largest networks in the country¹...

- Advantage *Plus* (PPO)—67,450 dentists at more than 96,300 practicing locations and 128,650 total locations¹ offering a 27% discount⁶
- Concordia Advantage (PPO)—49,300 dentists at more than 73,000 practicing locations and 102,900 total locations¹ offering a 29% discount⁶

Our commitment to customer service results in outstanding member satisfaction...

- Member retention of 96% over the past 5 years¹
- More than 9 out of 10 members are satisfied with their United Concordia Dental program⁷
- More than 13.3 million claims processed in 2008¹
 - 97.9% within 14 days¹
 - 99.9% within 30 days¹
- Customer service representatives available weekdays from 8 a.m. to 8 p.m. ET
 - 95% first-contact resolution rate¹
 - Inquiry call tracking system documents 100% of all calls
- Interactive Voice Response (IVR) system provides members with automated access to information, 24/7
- Comprehensive quality management practices

24/7 online access to the information you need at www.unitedconcordia.com...

- **My Dental Benefits**—Gives members access to eligibility, claim details, payment information, procedure history, printable ID cards and more
 - **Group Query**—Enables group administrators to verify member eligibility as well as add, change and cancel enrollees in real time
 - **eBill**—Allows group administrators to pay dental premium, view billing information, invoices and online payment history, and download an invoice summary and detailed roster
 - **ConcordiaConnect**—Lets producers create quotes, view commission statements, issue proposals and view updated product information
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1. Based on United Concordia Dental internal research & reports, 12/08. 2. Based on United Concordia Dental internal research & reports, 01/09. 3. Department of Defense Information Assurance Certification and Accreditation Process since 02/08. 4. AHA-solutions.org, 02/09. 5. A.M. Best Insurance Reports, 06/08. Applies to United Concordia Companies, Inc., United Concordia Insurance Company, United Concordia Insurance Company of NY and United Concordia Life and Health for overall financial strength and ability to meet ongoing obligations to policyholders. 6. Discounts based on national average, 04/08. 7. United Concordia Dental survey, members utilizing provider network, 2006.

For more information, contact your United Concordia Dental representative or call 1-888-884-8224.
Visit us online at www.unitedconcordia.com.

United Concordia group dental products are underwritten by one or more of the operating subsidiaries of United Concordia Companies, Inc. (UCCI) including: United Concordia Insurance Company, United Concordia Dental Corporation of Alabama; United Concordia Life and Health Insurance Company, United Concordia Insurance Company of New York. United Concordia Insurance Company is not licensed in AL, DE, DC, IL, KY, MD, MO, NJ, NY, NC and PA. All products are not available in all jurisdictions. For a complete listing of the products and services available in your area, the specific UCCI company licensed to provide those products and cost information, contact a United Concordia account representative or log on to our website at www.unitedconcordia.com. United Concordia policies cover dental benefits only. United Concordia Insurance Company, California certificate of authority number 3739-0, is domiciled in Arizona at its statutory address, 2198 East Camelback Road Suite 260, Phoenix, AZ 85016. Available Concordia products are underwritten by United Concordia Insurance Company in OK and written on OK policy forms 9802 (06/01) and 9802L (06/01). The administrative office of UCCI and/or its licensed corporate affiliates is located at 4401 Deer Path Road, Harrisburg, PA 17110. Discount vision plans offered with United Concordia products are not administered or underwritten by United Concordia and are delivered under separate contract.