



United Concordia Wins Dental Benefits Contract with Pennsylvania Employee Benefits Trust Fund

Program to Provide Coverage for Over 80,000 Commonwealth of Pennsylvania Employees

HARRISBURG, Pa. (August 22, 2005) – United Concordia Companies Inc. announced today that it has been awarded the dental Preferred Provider Organization (PPO) contract by the trustees of the Pennsylvania Employees Benefit Trust Fund (PEBTF).

Beginning January 1, 2006, United Concordia's benefits will be offered to more than 80,000 employees of the Commonwealth of Pennsylvania. The PPO segment is in addition to the 6,000 Dental HMO contracts that United Concordia already administers, and increases the company's enrollment in Pennsylvania by approximately 74,000 contracts.

"The PEBTF wanted a dental insurer that could provide a long-term, competitive benefits package responsive to the needs of the Commonwealth employees and their families," said Tom Dzuryachko, United Concordia president and chief executive officer. "We are pleased to be their partner and look forward to providing quality service to each PEBTF member."

Eligible Commonwealth of Pennsylvania employees and their dependents will have access to United Concordia's Advantage Plus network of 63,000 participating dentists as well as the Interactive Voice Response (IVR) system which provides telephone access to benefit information 7 days a week, 24 hours a day. Members may also gain instant, secure access to their personal data using United Concordia's web-based resource called *My Dental Benefits*. With *My Dental Benefits* or IVR, members will be able to view all of their dental insurance information, including eligibility and past treatment information, and check the status of a claim.

About United Concordia

United Concordia Companies Inc., headquartered in Harrisburg, Pa., is the fifth largest dental insurer in the country with more than 6.5 million members worldwide. In 2004, United Concordia processed more than 11 million claims and attained revenues of \$1 billion. For more information about United Concordia, visit www.unitedconcordia.com.