



Fast Facts About United Concordia Dental

ELITE PLUS NETWORK

MEMBERSHIP

More Than 10.4 Million Members¹
(Including 1.8 million TRICARE members)

CLIENTS

More Than 20,900 Clients¹

EMPLOYEES

- More than 1,100 dedicated workers at 18 offices across the United States¹
- Licensed insurer in all 50 states and the District of Columbia

CUSTOMER SERVICE¹

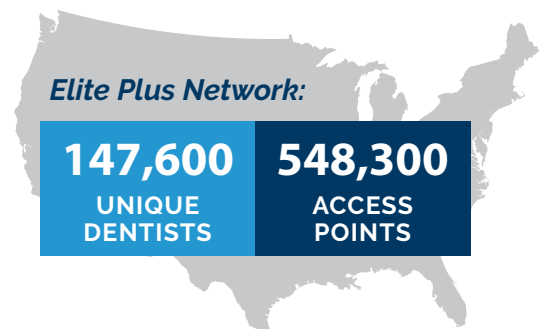
- First call resolution — 97%
- Average speed to answer — 27 seconds
- Abandonment rate — 1%
- 187 U.S. based telephone representatives

NETWORK

- More than 147,600 unique dentists at over 548,300 access points nationwide in the Elite Plus Network¹

CLAIMS PROCESSING¹

- 97% non-investigated claims finalized within 14 calendar days
- 100% non-investigated claims finalized within 30 calendar days
- 99.8% financial accuracy
- 99 claims processors — non-management claims personnel with average length of experience of over 16 years
- 72.7% auto adjudication rate



EXPERIENCE

**More Than 50 Years
of Experience¹**

REVENUE

**Revenues of
\$1.7 Billion in 2024¹**

A.M. BEST RATING

**A (Excellent)
A.M. Best Rating²**

PRODUCTS AND PROGRAMS

A full range of plan designs with a variety of funding and contributions options including:

Traditional Plans:

- Preferred (Active) and Flex (Passive) PPOs for groups of all sizes
- DHMO plans in select areas

Low Cost Plans:

- **Smile for Health®-Value Plans** — four plans that include vision discounts for one affordable price

Innovative Plans:

- **Smile for Health®-Wellness** — an innovative program that ties gum-disease treatment to improved overall health and reduced medical costs for members who are pregnant or have certain chronic medical conditions
- **Concordia EPO** — a copay-based plan with in-network benefits only, Concordia EPO is available in limited states to experience-rated groups on a fully insured or ASO basis.

The College Tuition Benefit® Program:

- A savings program that helps families afford college. Members earn Tuition Rewards® points redeemable for tuition discounts at more than 400 participating private colleges and universities.

UCVisionSM — a vision rider that can be added to PPO dental plans in select areas.

UC ClearVisionTM — standalone vision plans designed to be bundled with dental, offering flexible enrollment for members and easy administration for employers.

CORPORATE SOCIAL RESPONSIBILITY

- Over the past five years, we have provided over 130 scholarships to dental and dental hygiene students across the country to help offset the costs of their education as they pursue dental careers.
- In 2024, our corporate social responsibility efforts have helped provide over \$40 million in free dental care to more than 45,000 uninsured and underinsured adults and children across the country.

1. Based on United Concordia internal research & reports, 2/25.

2. The FSR of A (Excellent) and the Long-Term ICRs of "a" have been affirmed, with stable outlooks for the following dental subsidiaries of Highmark Inc.: United Concordia Companies, Inc.; United Concordia Insurance Company; United Concordia Insurance Company of New York; United Concordia Dental Plans of California, Inc.; United Concordia Dental Plans of Pennsylvania, Inc.; United Concordia Dental Plans, Inc.; 11/24..

Tuition Rewards® is a Registered Trademark of and administered by SAGE Scholars, Inc.

SAGE is not a subsidiary or affiliate of United Concordia Insurance Company (UCIC). Subject to eligibility requirements and terms and conditions. Tuition Rewards are not an insured benefit, but instead a program offered through a Plan Sponsor Agreement with SAGE. Program participation subject to enrollment with SAGE. "Points" are credits that may be used to discount the cost of Tuition and have no cash value. UCIC does not provide services related to this program. Tuition Rewards not available in all jurisdictions. Program subject to change without notice. United Concordia makes no representations regarding tax laws or any tax consequences of this Program. Please consult your tax advisor regarding your tax situation.

This advertisement is not an offer of coverage or proposal of insurance. The Group Policy/Contract and Certificate of Insurance/Coverage ("Plan Documents") include a complete listing of covered services, limitations, exclusions, and cancellation and renewal provisions. In the event of conflict, the Plan Documents will govern. PPO products are administered by United Concordia Companies, Inc. (UCCI) and underwritten by United Concordia Insurance Company of New York and United Concordia Insurance Company. Not all products are available in all jurisdictions. Elite Plus Network is not available in all states. United Concordia policies are limited benefit policies covering only dental benefits. For a complete listing of the products and services available in your area, the specific company licensed to provide those products, and exclusions, limitations, renewal, cancellation and cost information, contact a United Concordia account representative or visit UnitedConcordia.com. Administrative and claims offices are located at 1800 Center Street Suite 2B 220, Camp Hill, PA 17011 (888-884-8224). Complete application required to effectuate coverage.

The optional Vision Rider is available only with a Group Dental Policy for an additional cost. Vision benefits are administered by Davis Vision Insurance Administrators in CA and by Davis Vision, Inc. in all other states. Vision discounts are not insurance and are only available from Davis Vision contracted providers.

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 products are underwritten by United Concordia Insurance Company in OK and AZ and written on OK policy forms OK9802S/L (2/13) and on AZ policy forms 9802S/L (04/15).

Notice for CO residents: Plans and policies offered by United Concordia Insurance Company do not include coverage of pediatric dental services as required under federal law. Coverage of pediatric dental services is available for purchase in the State of Colorado, and can be purchased as a standalone plan or as a covered benefit in another health plan. Please contact your insurance carrier, agent or Connect for Health Colorado to purchase either a plan that includes pediatric dental coverage, or an exchange-qualified standalone dental plan that includes pediatric dental coverage.