



Fast Facts About United Concordia Dental

CONCORDIA ADVANTAGE NETWORK

MEMBERSHIP

Nearly 8.6 Million Members¹
(Including 1.8 million Tricare members)

CLIENTS

More Than 48,000 Clients¹

EMPLOYEES

- More than 1,000 dedicated workers at 23 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—22 seconds
- Abandonment rate—1%
- 182 U.S. based telephone representatives

NETWORK

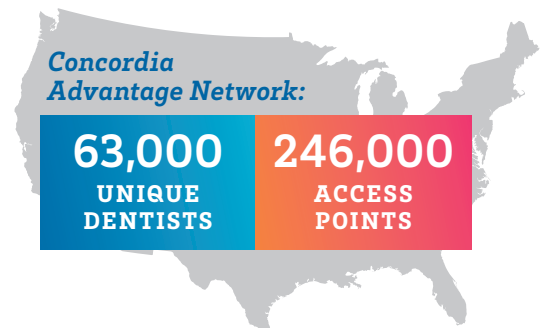
- More than 63,000 unique dentists at over 246,000 access points nationwide in the Concordia Advantage network¹

CLAIMS PROCESSING¹

- 96% non-investigated claims finalized within 14 calendar days
- 98% non-investigated claims finalized within 30 calendar days
- 99.9% financial accuracy
- 100 claims processors—non-management claims personnel with average length of experience of over 16 years
- 88% auto adjudication rate

CERTIFICATION

- Information security systems meet National Institute of Standards and Technology (NIST) requirements for Department of Defense physical security³



EXPERIENCE

**More than 45 Years
of Experience¹**

REVENUE

**Revenues of More Than
\$1 Billion in 2017¹**

A.M. BEST RATING

**A (Excellent)
A.M. Best Rating²**

PRODUCTS

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:

- **UCElect**—a competitive dual choice product which allows employers to pass on to members the freedom to choose the best plan option that fits their oral care needs, all at the same price.
- **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**—Only available in AZ, CA, and NJ. In network only benefits to allow employers to reach a lower price point than that of traditional products.
- **Triple Access POS**—Only available in CA. Three tiered network product featuring an EPO network, PPO network, and out of network benefits to provide members with a combination of both network access and affordability.

UCVisionSM Plans in Select Areas

Pediatric Smart Savings Riders—Provides a group that embeds pediatric dental benefits in their medical plan the ability to receive a discount on their standalone dental premium by removing duplicate coverage for most preventive (cleanings, exams, etc.) services for members under the age of 19

- **Pediatric Smart Savings**—removes exams/cleanings only for members under age 19
- **Pediatric Smart Savings Plus**—removes exams, cleanings, x-rays, fluoride treatments and sealants for members under age 19

CORPORATE SOCIAL RESPONSIBILITY

- Awarded \$25,500 in dental scholarships provided to 15 students at 7 different colleges and universities
- Through our dental outreach sponsorships in 2017, over 16,000 people were provided with free dental care services valued at over \$12.4 million¹

1. Based on United Concordia internal research & reports, 03/18

2. A.M. Best, UCCI, 06/18

3. NIST certified since 03/13

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Protecting More Than Just Your Smile[®]