



Fast Facts About United Concordia Dental

ELITE PLUS PPO NETWORK

MEMBERSHIP

Nearly 8.8 Million Members¹
(Including 1.8 million Tricare members)

CLIENTS

More Than 47,000 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—20 seconds
- Abandonment rate—1%
- 193 U.S. based telephone representatives

NETWORK

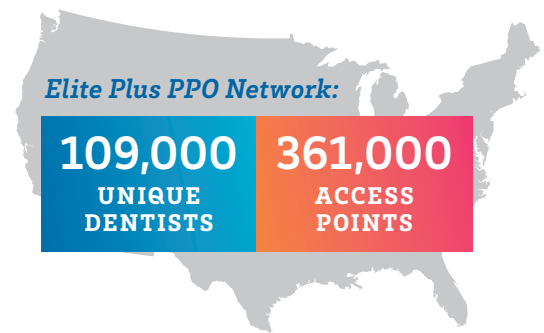
- More than 109,000 unique dentists at over 361,000 access points nationwide in the Elite Plus network¹

CLAIMS PROCESSING¹

- 94% non-investigated claims finalized within 14 calendar days
- 99% 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
- 86% 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 2016¹**

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:

- Active and Passive PPO 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 \$25,000 in dental scholarships provided to 15 students at 7 different colleges and universities
- Through our dental outreach sponsorships in 2016, over 16,500 people were provided with free dental care services valued at over \$13.4 million¹

1. Based on United Concordia internal research & reports, 09/17

2. A.M. Best, UCCI, 06/17

3. NIST certified since 03/13

UNITED CONCORDIA[®] DENTAL
Protecting More Than Just Your Smile[®]

This advertisement is not an offer of coverage or proposal of insurance. The Group Policy or Contract and Certificate of Insurance ("Plan Documents") include a complete listing of covered services, limitations, exclusions, cancellation and renewal provisions. In the event of conflict, the Plan Documents will govern. PPO products underwritten by: United Concordia Insurance Company, and United Concordia Life and Health Insurance Company. United Concordia Insurance Company is not licensed in NY. Not all products are available in all jurisdictions. Elite Plus network is not available in all states. United Concordia policies cover dental benefits only. For a complete listing of the products and services available in your area, the specific UCCI company licensed to provide those products, and exclusions, limitations, renewal, cancellation and cost information, contact a United Concordia account representative or visit UnitedConcordia.com. 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 OK9802 (11/07) and OK9802L (11/07). The administrative office of UCCI and/or its licensed corporate affiliates is located at 4401 Deer Path Road, Harrisburg, PA 17110.