



Fast Facts About United Concordia Dental

PARNET ADVANTAGE NETWORK

MEMBERSHIP

Nearly 8.9 Million Members¹
(Including 1.8 million Tricare members)

CLIENTS

More Than 51,000 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—98%
- Average speed to answer—21 seconds
- Abandonment rate—1%
- 183 U.S. based telephone representatives

NETWORK

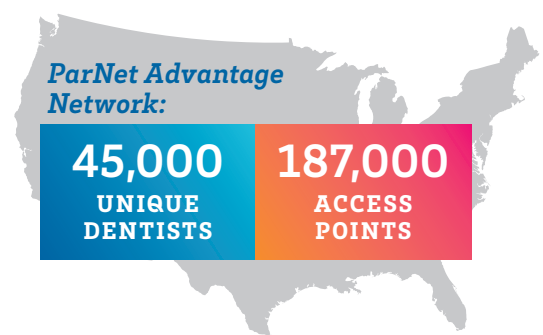
- More than 45,000 unique dentists at over 187,000 access points nationwide in the ParNet Advantage network¹

CLAIMS PROCESSING¹

- 90% non-investigated claims finalized within 14 calendar days
- 98% non-investigated claims finalized within 30 calendar days
- 99% financial accuracy
- 104 claims processors—non-management claims personnel with average length of experience of over 12 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
\$1.4 Billion in 2018¹**

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:

- **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 and dental hygiene scholarships to 15 students at 7 different colleges and universities
- Through our dental outreach sponsorships in 2018, nearly 19,300 people were provided with free dental care services valued at over \$14 million¹

1. Based on United Concordia internal research & reports, 01/19

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

3. NIST certified since 03/13

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