



Fast Facts About United Concordia Dental

Membership

NEARLY
7.8 MILLION
MEMBERS¹

Clients

MORE THAN
25,000
CLIENTS¹

Tricare Dental Program

5-YEAR CONTRACT
1.8 MILLION
MEMBERS¹

Network

- More than 97,000 unique dentists at over 330,000 access points nationwide in the Advantage *Plus* 2.0 network¹

Employees

- More than 1,000 dedicated employees at 23 offices across the United States¹
- Licensed insurer in all 50 states and the District of Columbia

Customer Service

- First call resolution—97%
- Average speed to answer—24 seconds
- Abandonment rate—2%
- 171 U.S. based telephone representatives



Claims Processing

- 93% 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 10 years
- 65% auto adjudication rate

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

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 Suite—low cost plans that include vision discounts or can be bundled with vision benefits for one affordable price
- **Innovative plans:**
 - Healthy Stages—a dental plan that grows with members and their oral needs. This innovative plan covers preventive and commonly used services, as well as providing deep discounts for non-covered services when using an in-network provider.
 - 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
- Certified Pediatric riders
- UCVisionSM plans in select areas



Experience & Financials

- More than 40 years of experience in group dental insurance¹
- Revenues of more than \$1 billion in 2015¹
- A- (Excellent) A.M. Best rating²

Certification

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

Corporate Social Responsibility

- Awarded \$50,000 in dental and dental hygiene scholarships to 14 colleges and universities (total of 32 scholarships were issued: 22 dental hygiene and 10 dental)
- Through our dental outreach sponsorships in 2015, over 16,000 people were provided with free dental care valued at over \$10 million¹

1. Based on United Concordia internal research & reports, 07/16

2. A.M. Best, 06/16

3. NIST certified since 03/13

Dental plans are administered by United Concordia Companies, Inc. and underwritten by United Concordia Life and Health Insurance Company, United Concordia Dental Corporation of Alabama, United Concordia Insurance Company of New York, United Concordia Insurance Company, United Concordia Dental Plans, Inc., United Concordia Dental Plans of California, Inc., United Concordia Dental Plans of Kentucky, Inc., United Concordia Dental Plans of the Midwest, Inc., United Concordia Dental Plans of Pennsylvania, Inc., and United Concordia Dental Plans of Texas, Inc.. Not all products are available in all jurisdictions. 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. For information about which companies are licensed in your state, visit the "Disclaimers" link at www.UnitedConcordia.com. Administrative and claims offices are located at 4401 Deer Path Road, Harrisburg, PA 17110.