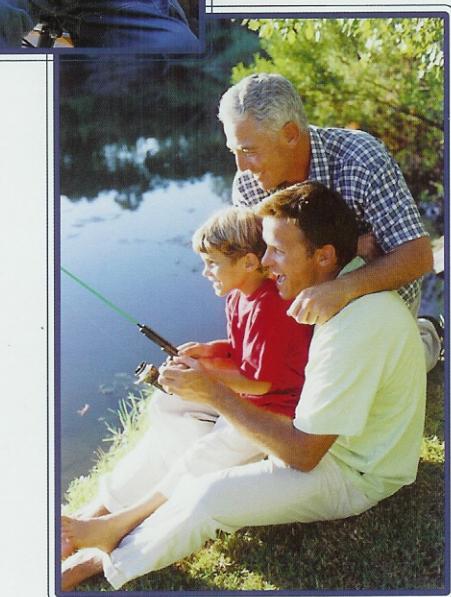
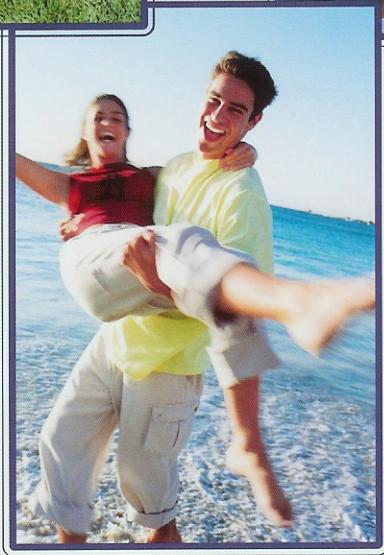
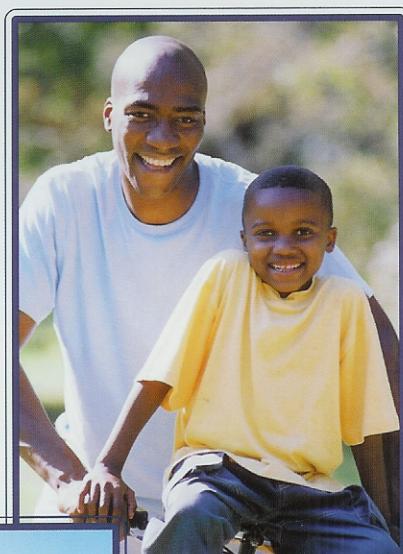
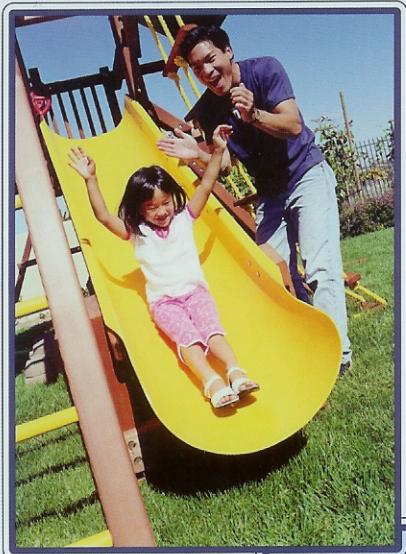


UNITED CONCORDIA

America's Premier Dental Insurer



Your Dental Health Partner

PPO Dental Plan



Welcome To United Concordia

We are pleased to announce that you and your family have the opportunity to join our PPO dental plan. Because dental insurance is one of the most sought after employee benefits, your employer has partnered with United Concordia to offer you a plan that provides quality benefits at an affordable price.

As Your Dental Health Partner, United Concordia delivers a high level of satisfaction through large provider networks, hassle-free dental coverage and knowledgeable customer service representatives. The benefits are right, the provider network is nationwide and the cost is a proven value.

Our PPO plan offers the following features:

- ✓ Great dental benefits at an affordable price
- ✓ Nationwide provider networks that are among the largest in the country
- ✓ Freedom to seek care from a network provider or any licensed dentist
- ✓ Significant savings, no claim forms and no balance billing when using a participating dentist
- ✓ Toll-free customer service
- ✓ Online access to eligibility, benefits, network providers, I.D. card issuance and claim status information through *My Dental Benefits* at www.ucci.com

Why Do I Need Dental Insurance?

- By the age of 45, more than 99 percent of Americans have experienced tooth decay.¹
- Diseases of the mouth remain the number one chronic childhood disease.¹
- For every child that lacks medical coverage, 2.6 lack dental coverage. For every adult that lacks medical coverage, three are without dental coverage.²
- Almost 2.5 million days of work are lost each year due to dental problems.²
- Signs and symptoms of life threatening diseases appear in the mouth long before they show up in other parts of the body. Dental and oral health professionals routinely look for signs and symptoms of these diseases which can be detected during regular oral health examinations.³
- Three out of four adults are affected by periodontal disease. However, this disease is easily prevented and can be reversed when caught in the early stages.⁴

¹ Oral Health in America: The Oral Health America Grading Project, 2002-2003.

² Oral Health in America: The Oral Health America Grading Project, 2001-2002.

³ U.S. Department of Health and Human Services, Oral Health in America. A Report of the Surgeon General, 2000.

⁴ ADA.org, Women and Periodontal Disease, JADA: Vol.133, May 2002.

Frequently Asked Questions

Q. If my dentist does not participate in United Concordia's network, can I still see him or her?

- A. Yes, you can receive care from any licensed dentist. If you choose to see a non-network dentist, you will be responsible for the out-of-network deductible and/or coinsurance amount, as well as any charges over and above United Concordia's reimbursement for covered services. Network dentists accept United Concordia's reimbursement as payment-in-full for covered services, which means you are responsible *only* for the applicable deductible and/or coinsurance amount.

Q. How do I find out if my dentist participates in the United Concordia network?

- A. You can access provider directory information by visiting United Concordia's website at www.ucci.com and selecting "Find a Dentist," or by calling the toll-free customer service line.

Q. How can I nominate my current dentist for membership if he/she is not listed in this directory?

- A. We realize that you may wish to continue seeing your current dentist. That's why we gladly accept nominations for dentists to be added to our networks, and we assign a representative to follow up on every recommendation. To nominate your dentist, obtain a dentist nomination card at your enrollment meeting or from your group administrator or go to www.ucci.com and complete the short request form. You can also ask your current dentist to obtain an application for network participation by calling our toll-free customer service line or by downloading the application from www.ucci.com.

Q. How does my dentist get paid?

- A. United Concordia network dentists accept our reimbursement as payment-in-full. This reimbursement is also known as United Concordia's maximum allowable charge. It is a discounted fee that network dentists agree to charge for covered services. They only collect applicable deductible and coinsurance amounts from the member, and cannot balance-bill members for any amount over the maximum allowable charge.



Q. Will each of my enrolled family members receive a United Concordia I.D. card?

- A. You will receive a welcome letter and two I.D. cards indicating that you and your dependents are enrolled in the United Concordia dental plan. The I.D. cards list the name of the employee or retiree (subscriber), while the welcome letter lists the names of all enrolled dependents. If you need to request a replacement I.D. card, contact customer service, or access *My Dental Benefits* at www.ucci.com to print an I.D. card from your own computer.

Q. Do I have to complete claim forms for each dental visit?

- A. If you receive care from a United Concordia network dentist, you do not need to worry about claim forms — your dentist will take care of all the paperwork. If, however, you receive care from a non-network dentist, you may have to complete and submit your own claims. Claim forms can be downloaded from www.ucci.com.

Q. What if my dentist recommends a more expensive treatment?

- A. United Concordia applies an Alternate Benefit Provision (ABP) if a dental condition can be treated by a professionally acceptable procedure that is less costly than the treatment recommended by the dentist. The ABP does not commit the member to the less costly treatment. However, if the member and dentist (participating or non-participating) choose the more expensive treatment, the member is responsible for the additional charges beyond those allowed by the ABP.

Q. Does United Concordia require predetermination of benefits?

- A. United Concordia does not require predetermination of benefits. However, you should consider asking your dentist to request a predetermination of benefits before you begin treatment for complex procedures, such as crowns, dentures or root canals. If you utilize an out-of-network dentist, you should consider submitting a predetermination of benefits before beginning any treatment. That way, you'll know whether the service is covered and exactly what your financial responsibility will be.

Q. What if I have other questions or concerns regarding the United Concordia dental plan?

- A. Questions about your dental treatment should first be discussed with your dentist. If you have general questions or would like clarification on your benefits, please call Customer Service.

Why Should I Visit a Network Dentist?

Get the most out of your dental benefits by visiting a network dentist. You will save time and money because all network dentists agree to:

- Accept United Concordia's reimbursement as payment-in-full for covered services
- File claims with United Concordia
- Abide by our utilization review decisions

The greatest advantage of using a network provider is that you are only responsible for paying the deductibles and coinsurance amounts that are part of the program design. **There is no balance billing for covered services and no claims to file!**

In addition, before a dentist can join our network we verify their credentials. You can rest assured you and your family will receive high quality dental care.



If your dentist does not participate with United Concordia:

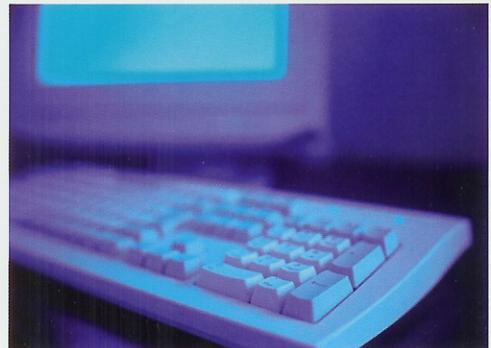
- You may have to file your own claim for reimbursement from United Concordia
- The dentist may bill you for his or her full fee, which means that you will pay any difference between United Concordia's reimbursement and the non-network dentist's usual charge, in addition to the applicable deductible and/or coinsurance amounts

Finding a Network Dentist is Easy!

Whether you prefer to use the Internet, phone or fax, finding a network dentist is easy at United Concordia.

Find a Dentist at www.ucci.com

Looking for a network dentist in your area? With the *Find a Dentist* feature at www.ucci.com, you can search for a network dentist by last name, specialty, city, county or zip code. You can even search for a dentist within a specific distance of a zip code. The online directory is updated weekly, so you can access the most accurate and current network information.



Interactive Voice Response (IVR) Telephone System

Available 24/7, our easy-to-use telephone system makes it easy to find a network provider or request a provider directory. With the IVR, you can also access benefit information, eligibility, claim status and other useful features. To use the IVR system, simply call customer service and follow the simple instructions.

About United Concordia

As one of the largest dental insurance companies in the nation¹, United Concordia was established for the sole purpose of providing group dental benefits programs. With more than 30 years experience, we cover more than six million members² and offer provider networks with more than 62,000 participating dentists² throughout the country. Headquartered in Harrisburg, Pennsylvania, United Concordia is a national company that employs more than 1100 personnel and has offices across the country.

Our customers include large national companies; small employers; federal, state and local government entities; medical HMOs and major insurers. No matter the size or the industry, United Concordia provides solutions to our customers' dental insurance needs. And since our market scope is limited exclusively to dental programs, we can exceed our customers' expectations and provide more cost-effective products.

United Concordia is committed to building strong relationships with our customers as well as the dentists who participate in our networks. This commitment has enabled us to achieve some of the highest member satisfaction scores in the industry.³

For more information about United Concordia, visit our web site at www.ucci.com.

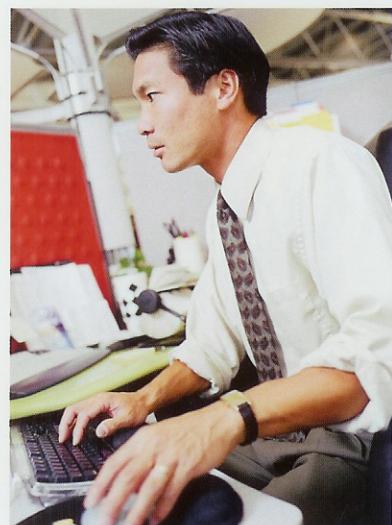
My Dental Benefits **Providing Quick, Reliable Access to Your Benefit Information**

My Dental Benefits at www.ucci.com is devoted to providing you with the details you need to effectively use and monitor your dental benefits. With *My Dental Benefits*, you have instant, secure access to personalized information, including:

- Eligibility
- Benefits
- Claim status
- Maximum and deductible accumulations
- Procedure history
- Additional or replacement ID cards
- Directory of network dentists

You can also access a glossary of dental terms, obtain answers to commonly asked questions and e-mail customer service via a secured connection.

To register, simply visit our web site at www.ucci.com and click on *My Dental Benefits* under Featured Services.



¹NADP Report, 2003.

²United Concordia internal research & reports, 2005.

³United Concordia competitive research and reports, 2004.

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