

DENTAL BENEFITS FOR



Leadership & Value

The **Business Coalition on Healthcare**

Employers committed to quality and affordable health care since 1980

The Importance of Good Oral Health

Research suggests there may be a link between oral health and certain medical conditions, such as heart disease, stroke, diabetes, respiratory disease and premature and low-birthweight babies.

Keeping up with preventive dental care is extremely important to diagnose and treat dental issues before they become big problems.

Dental insurance helps keep preventive care affordable, and also helps cover the cost of unexpected dental procedures. Members with dental insurance can plan financially and can rest assured that the quality dental care they receive will help keep their smiles healthy for a lifetime.



Healthy employees and families also mean higher productivity for your office. In fact, employed adults lose more than 164 million hours of work each year due to oral health problems or dental visits.¹

Help your employees *and* your bottom line ... offer United Concordia dental insurance.

Experience the Dental Difference with United Concordia

United Concordia is pleased to offer both fully insured and ASO dental benefits to LVBCH members. Through your membership with LVBCH, you can offer your employees affordable access to quality care through a passive PPO plan, **Concordia Flex**, or an active PPO plan, **Concordia Preferred**. (Customized plan designs are available to ASO groups with more than 100 enrollees.)

Passive and Active PPO Plans Defined . . .

Passive PPO plans, like Concordia Flex, pay the same percentage of the allowed amount, whether an employee chooses to visit a network or non-network dentist.

Active PPO plans, like Concordia Preferred, pay a lower percentage of the allowed amount if an employee visits a non-network dentist. This encourages use of the network, helping to keep the premiums more affordable.

Both types of plans offer extensive benefits, a large, national network of dentist and best-in-class service and online tools.

Extensive Benefits

In addition to 100% coverage for routine exams and cleanings, most plans offer members:

- Coverage for basic services like fillings, nonsurgical periodontics, repairs to crowns and simple extractions
- Coverage for major services like oral surgery, surgical periodontics, dentures, bridges and crowns
- Orthodontics for dependents (except Concordia Flex option A and Basic option)
- No deductibles except on the basic option plan design

National Network of Dentists

No matter which type of plan you offer, your employees will have access to our large, national Advantage *Plus* network of dentists. They also have the freedom to seek care from any dentist or see a specialist without a referral. However, by visiting an Advantage *Plus* network dentist, your employees can...

- **Save money**—Because all of our network dentists accept our allowances as payments in full for covered services, there's no balance-billing and members can save more out of pocket!
- **Save time**—Our network dentists agree to file claims for members.
- **Enjoy peace of mind**—All our network dentists undergo rigorous review through our quality assurance process and routine verification of their credentials.

In addition, most of our network dentists have agreed to accept our allowances as payments in full for all services—covered or not. These dentists have a ■ next to their names in **Find a Dentist** on **UnitedConcordia.com**.

Best-in-Class Service

At United Concordia, we're committed to providing you and your employees with outstanding customer service. Our customer service representatives are available Monday through Friday, 8 a.m. to 8 p.m. ET, and our automated Interactive Voice Response (IVR) system is available 24/7 to answer member questions.

We also offer tools on our website, **UnitedConcordia.com**, to help you and your employees access the information you need:

Employers

- **Enrollment**—Add, change and cancel enrollees as well as verify member eligibility in real time
- **ConcordiaConnect** (ASO only)—View benefits, claims and payment information
- **Billing and Premiums**—Pay premiums and view billing information, invoices and online payment history

Members

- **My Dental Benefits**—Review benefit information, procedure history and claim status; print an ID card; or go green and sign up for paperless EOBs
- **Find a Dentist**—Search for network dentists by dentist name, county, city, zip code or street address; compare dentists side by side; and create a dentist directory
- **Dental Health Center**—Access information on the importance of good dental health for all ages, including oral health articles, videos and fun kids' pages



Information Security

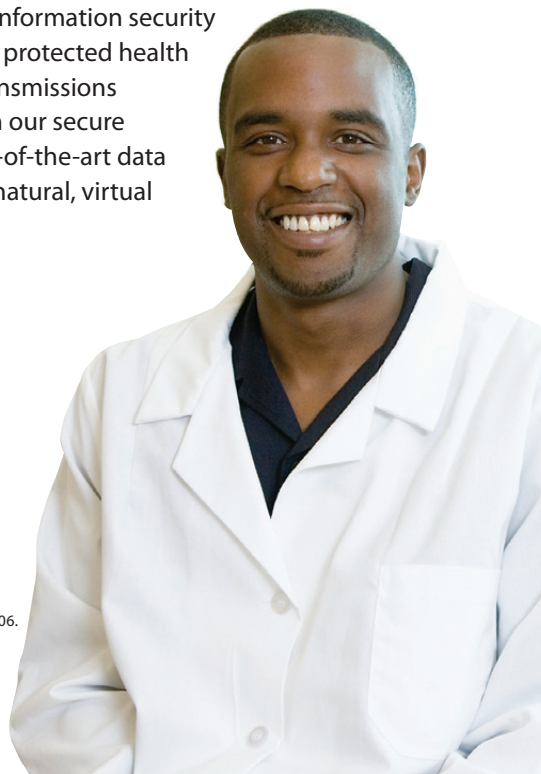
United Concordia's information security systems meet National Institute of Standards Technology (NIST) requirements for Department of Defense physical security.

Every day, stringent, ongoing physical and information security measures are used to protect our members' protected health information (PHI). We send all electronic transmissions containing PHI as encrypted messages from our secure servers and store this information in a state-of-the-art data center designed to withstand attacks from natural, virtual and man-made sources.

Want to learn more?

Find out why more than 9 out of 10 United Concordia members are satisfied with their dental plan.²

Call us at **1-800-332-0366** or visit **UnitedConcordia.com**.



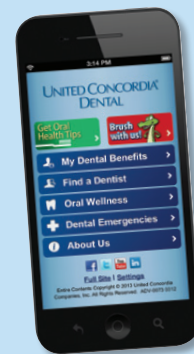
Who is United Concordia?

United Concordia is committed to the oral health of our members. We have over 40 years of dental insurance industry experience, and use that knowledge to design flexible, affordable dental benefit programs.

We've built our networks to stretch across the country, and have implemented routine verifications of dentists' credentials and on-site inspections to ensure our members are receiving the highest quality dental care.

With quality dental coverage, access to a large, national dentist network, exceptional customer service, convenient and secure online tools, United Concordia has the total dental benefits package.

New Apps for Members and Kids



Our Member App

Find a dentist near you, learn about oral health and wellness, access your benefits information, get a virtual ID card and much more!

Chomper Chums™ App

For Kids—Two-minute brushing timer, interact with fun, loveable and animated animal characters, develop proper brushing habits and more!



1. Centers for Disease Control and Prevention, *Oral Health for Adults*, 12/06.
2. United Concordia survey, members utilizing provider network, 2013.

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1-800-332-0366 • UnitedConcordia.com