

DENTAL PLAN HIGHLIGHTS

Concordia FLEX	Concordia Preferred
Product Features	
<ul style="list-style-type: none"> • Traditional passive Preferred Provider Organization (PPO) program • Utilizes national network of participating dentists • Consistent coinsurance levels both in- and out-of-network 	<ul style="list-style-type: none"> • Traditional active Preferred Provider Organization (PPO) program • Utilizes national network of participating dentists • Lower member coinsurance levels in-network with higher member coinsurance levels out-of-network
Participation Requirements	
<ul style="list-style-type: none"> • Minimum participation – Groups of 2-9 require 100% participation • Groups of 10 or more require 75% of eligible employees (spousal waive-outs count toward participation) 	
Benefit Options	
<ul style="list-style-type: none"> • See attached rate cards for standard options available 	
Provider Reimbursement	
<ul style="list-style-type: none"> • Network dentists agree to accept United Concordia's maximum allowable charge as payment in full for covered services • Non-network dentists can balance bill the difference between United Concordia's payment and the dentist's standard fee 	
Program Advantages	
<ul style="list-style-type: none"> • Premium savings over a traditional indemnity plan* • Freedom to seek care from any licensed dentist • Out-of-pocket savings when a network dentist is utilized • No balance billing for covered services other than applicable deductibles, coinsurance or amounts exceeding annual maximums when a network dentist provides care • No waiting periods • No pre-existing condition limitations • Various cost containment features to help control costs • An extensive local, regional and national network of general dentists and specialists 	<ul style="list-style-type: none"> • Premium savings over a traditional indemnity plan and comparable passive PPO plan* • Freedom to seek care from any licensed dentist • Out-of-pocket savings when a network dentist is utilized • No balance billing for covered services other than applicable deductibles, coinsurance or amounts exceeding annual maximums when a network dentist provides care • No waiting periods • No pre-existing condition limitations • Various cost containment features to help control costs • An extensive local, regional and national network of general dentists and specialists

* Statistics based on United Concordia's internal research and reports, October 2005.