

REGULATORY INFORMATION

This package briefly describes the dental coverage offered through United Concordia Companies, Inc., and/or its licensed affiliates ("United Concordia"). Please refer to the Certificate of Insurance and Schedule of Benefits for a complete listing of covered services, limitations, exclusions, and cancellation and renewal provisions. In case of conflict, the Plan Documents will govern. All plans and benefits are governed by the applicable Plan Documents and state laws which may require immediate changes to benefits or other features. Please contact a United Concordia representative to obtain details on current coverage, exclusions, limitations, renewal and cancellation provisions, and costs. United Concordia policies cover dental benefits only.

Concordia Flex, Concordia Select*, Concordia Access* and **Concordia Choice** are underwritten by: United Concordia Insurance Company in AK, AR, AZ, CA, CO, CT, FL, GA, ID, IN, IA, KS, LA, ME, MA, MI, MN, MS, MT, NE, NH, NM, NV, ND, OH, OK, OR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI and WY; United Concordia Dental Corporation of Alabama in AL; United Concordia Life and Health Insurance Company in DE, DC, IL, KY, MD, MO, NJ, NC and PA; and United Concordia Insurance Company of New York in NY. Discount vision plans offered with United Concordia products are not administered or underwritten by United Concordia and are delivered under separate contract. United Concordia Insurance Company, California certificate of authority number 3739-0, is domiciled in Arizona at its statutory address, 2198 East Camelback Road Suite 260, Phoenix, AZ 85016. ***Concordia Select** is not available in FL. ***Concordia Access** is not available in OK.

Concordia Preferred is underwritten by the United Concordia affiliates indicated above and is available to groups headquartered in all of the listed states except GA, LA, ME, MS, NJ, NC and TX.

Concordia Flex, Concordia Select, Concordia Preferred, Concordia Access and **Concordia Choice** are currently not available on an insured basis for employers/groups situated in the states of HI and the Commonwealth of Puerto Rico, or any territory or jurisdiction outside of the continental United States.

Available Concordia products detailed above are underwritten by United Concordia Insurance Company in OK and written on OK policy forms 9802 (06/01) and 9802L (06/01).

Concordia EPO is only available in Oregon and Washington and is underwritten by United Concordia Insurance Company. It is not available on an insured basis in any other state, the Commonwealth of Puerto Rico or any territory or jurisdiction outside the continental United States.

Concordia Plus is underwritten by:

- United Concordia Dental Corporation of Alabama in AL
- United Concordia Dental Plans of California, Inc. in CA
- United Concordia Dental Plans of Florida, Inc., a prepaid limited health service organization
- United Concordia Dental Plans of Kentucky, Inc. in KY
- United Concordia Dental Plans, Inc. in MD
- United Concordia Dental Plans of Delaware, Inc. in DC
- United Concordia Dental Plans of the Mid-West, Inc. in MO and OH

Please contact your local United Concordia account representative for further details on the limited service areas in the following states where **Concordia Plus** is underwritten by:

- United Concordia Dental Plans of Pennsylvania, Inc. in PA, a preferred provider organization
- United Concordia Dental Plans of Texas, Inc. in TX
- United Concordia Dental Plans, Inc. in NJ, a dental plan organization
- United Concordia Dental Plans of the Mid-West, Inc. in MI

Concordia Plus is currently not available for employers/groups situated in the states of: AK, AZ, AR, CO, CT, DE, GA, HI, IL, IN, IA, ID, KS, LA, NC, ND, NE, NH, NV, NM, NY, MA, ME, MN, MS, MT, OK, OR, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY, the Commonwealth of Puerto Rico, or in any jurisdiction outside of the continental United States. This advertisement is not a solicitation of coverage in these jurisdictions.

*United Concordia Companies Inc., and/or its licensed corporate affiliates (United Concordia), administrative office: 4401 Deer Path Road, Harrisburg, PA 17110.