FREQUENTLY ASKED QUESTIONS

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

A. You can access provider directory information by visiting United Concordia's Web site at <u>www.unitedconcordia.com</u>, selecting "Find a Dentist" and then selecting the appropriate network. (Please refer to your benefit summary for the correct network name.) You can also call United Concordia's toll-free customer service line at **1-800-332-0366**.

Q. If my dentist does not participate, can I nominate him/her for participation?

A. We realize that you may wish to continue seeing your current dentist. That's why we gladly accept nominations for new network dentists. To nominate your dentist, visit our Web site at <u>www.unitedconcordia.com</u> and select the "Members" tab. The nomination form can be found under the "Member Information and Forms" link. 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 <u>www.ucci.com</u>.

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

A. Yes, you can receive care from any licensed dentist. If you choose to see a non-network dentist, you are responsible for any remaining deductible and/or any coinsurance amounts, as well as any charges over and above United Concordia's reimbursement for covered services.

Q. For what amounts can a dentist bill me?

A. United Concordia's network dentists accept our reimbursements as payment in full for covered services (less any deductible or coinsurance you are required to pay on your benefits). If you use a dentist who is not part of our network you may experience higher out-of-pocket costs.

Q. Do I have to complete a claim form 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 the Members' section on United Concordia's Web site at www.ucci.com/forms/5574.pdf.

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 at **1-800-332-0366**.

UNITED CONCORDIA

Insuring America's Dental Health