

DentaBenefits Claims

Two of the nation's leading insurers - Mutual of Omaha and United Concordia - are pleased to offer an innovative, network-based dental insurance solution: DentaBenefits.

Through a unique business arrangement, these highly regarded companies are applying their extensive experience, resources and abilities to meet the needs of today's employers.

- **United Concordia as the exclusive Underwriter:**
 - provides and manages the dental network,
 - provides underwriting services,
 - issues appropriate contract related documentation,
 - administers claims and provide claimant customer service

- **Mutual of Omaha as the exclusive Marketer:**
 - markets DentaBenefits product and:
 - administers Premium and Billing services
 - distributes appropriate contract related documentation
 - maintains producer / client relationship and services account

Customer Service and Claims

You and your plan members may reach a DentaBenefits customer service representative between the hours of 8:00 a.m. until 8:00 p.m. (EST) by calling (866) 454-3190.

In addition to customer service representatives, the following services are available:

1. Interactive Voice Response (IVR) system available 24 hours a day – all calls to Customer Service are initially received by United Concordia's IVR system.
 - The IVR system enables you and your plan members (and their dentists) to request eligibility information, claims status information, orthodontic information, procedure history, maximum/deductible accumulations and fee schedules.
 - Callers can choose to listen to the information on the telephone or request that the information is sent by fax or mail.
 - You and your plan members can also request new identification cards, blank claim forms and a listing of participating dentists.
 - At any time during the call, simply press "0" during normal business hours to be connected to a customer service representative.

2. Online access to claim, benefit and eligibility information is available 24 hours a day on www.dentabenefits.com.
 - Plan members can access eligibility data, benefit information, claim status updates with payment detail, maximum & deductible accumulations and procedure history
 - Plan members can also print ID cards, search for a network dentist and e-mail a specific question to customer service.
 - Plan administrators can access a variety of claims and customer service information and tools by also using www.dentabenefits.com.

The screen shot below is the www.dentabenefits.com home page.

DentaBenefitssm

Home Members Employers Producers Dentists

Two Great Companies - One Great Choice in Dental Benefits

Mutual of Omaha and United Concordia are proud to offer an innovative, network-based dental insurance solution: DentaBenefits. These highly regarded companies are applying their extensive experience, resources and abilities to meet the evolving benefits needs of today's employers and employees.

Member Snapshot	Employer Snapshot	Producer Snapshot
<ul style="list-style-type: none"> • Find a Dentist • Nominate Your Dentist • My Dental Benefits • Frequently Asked Questions 	<ul style="list-style-type: none"> • Products • About the Advantage Plus Network • Customer Service and Claims • Plan Administration Resources 	<ul style="list-style-type: none"> • Products • About the Advantage Plus Network • Customer Service and Claims • Plan Administration Resources

By utilizing an in-network provider, claims will be automatically filed for you and your members. If an out-of-network provider is chosen, you or your members may need to file the claim. In the event the out-of-network provider does not file claims, a claim form can be accessed through www.dentabenefits.com under the “Members” tab located at the top of the page.

DentaBenefits is an employee benefit dental plan underwritten and administered exclusively by United Concordia Companies, Inc.'s licensed corporate affiliates and marketed exclusively by Mutual of Omaha. Through this arrangement, United Concordia is solely responsible for all DentaBenefits contractual obligations including network management and claims payment. Mutual of Omaha and United Concordia are independent, unaffiliated companies.

UNITED CONCORDIA
Exclusive Underwriter of DentaBenefits

Mutual of Omaha
Exclusive Marketer of DentaBenefits