



UNITED CONCORDIA IS GOING GREEN!

Dear Group Administrator:

Every year, United Concordia processes millions of claims and then prints and mails Explanations of Benefits (EOBs) to our members. In an effort to reduce waste and control costs, we are making a change to our EOB policy.

Beginning in April, when a PPO plan member has a claim that is paid in full by United Concordia, directly to the dentist, and no money is owed by the member, an EOB will not be mailed. We appreciate your support of our efforts to reduce waste by no longer mailing paper copies of these types of EOBs, which are not needed by members to inform them of a payment due, or for submission to a Flexible Spending Account (FSA). We will continue to mail EOBs for all other PPO claims. DHMO plan members will continue to receive paper EOBs for all claims.

Members can continue to view *all* EOBs on our website, including those we are no longer mailing. To do so, a member would:

1. Go to **www.UnitedConcordia.com** and enter the "Members" section
2. Select **My Dental Benefits** and sign in or create an account
3. Click on **Claims & Deductibles** and select the EOB for the appropriate claim

United Concordia will mail letters to all members beginning the week of February 28 notifying them of the EOB policy change. In that communication, we will also encourage our members to further support our efforts to *go green* by electing to stop receiving all paper EOBs, except for those that include a check (those will continue to be mailed). Members may do so by changing their **My Profile** preferences in **My Dental Benefits**. They will receive an email notification whenever a new EOB is available for them to view online.

We value your business and look forward to continuing to provide you and your employees with the excellent service you have come to expect from United Concordia.

Sincerely,

Sharon Muscarella
Senior Vice President, Sales