



Healthy Habits Mean Healthy Savings

UNITED CONCORDIA® DENTAL

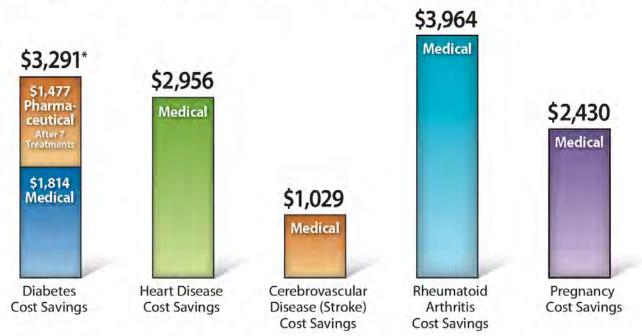
id you know that chronic medical conditions affect an estimated one out of every two adults over the age of 21?1 And periodontal, or gum disease, is a nationwide epidemic, with 47 percent of Americans suffering from it at any one time?2

Today, United Concordia has good news for individuals who suffer from certain chronic conditions, such as diabetes, heart disease, cerebrovascular disease (stroke) or rheumatoid arthritis, and have gum disease. We also have the same good news for women who are pregnant for the first time and have periodontal disease. That news comes in the form of some significant annual health care cost savings by simply taking care of your mouth.

Findings from a landmark, 3year oral health study conducted by United Concordia and our parent company, Highmark Inc., clearly show regular dental care can not only improve overall health, but can also reduce medical costs. The study, conducted by lead researcher Marjorie Jeffcoat, D.M.D., professor and Dean Emeritus of the University of Pennsylvania, School of Dental medicine, is the largest of its kind showing a connection between oral health and medical costs.

The infographic located to the top/right shows the amount of annual health care cost savings possible when individual disease, diabetes, heart cerebrovascular disease (stroke), or rheumatoid arthritis, or who is pregnant for the first time, is treated for gum disease. And when someone with diabetes receives at least seven treatments for gum conditions, the findings emphasize disease, annual savings for that the connection between a healthy individual increase by \$1,477 due mouth and a healthy body.

Treating Gum Disease Equals Annual Cost Savings



United Concordia's landmark Oral Health Study shows that annual cost savings of \$3,291, \$2,956, \$1,029, \$3,964 and \$2,430 are possible when individuals with diabetes, heart disease, cerebrovascular disease (stroke), rheumatoid arthritis and pregnancy are treated for gum disease.

*3-year average of \$1,814 in savings from reduced hospital and office visits begins in the first year of periodontal treatment. Pharmacy savings realized annually after patient receives at least 7 periodontal treatment and/or maintenance visits.

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to declining drug costs for a total of \$3,219.

What do our study findings mean for producers, employers, individuals with one of these chronic conditions and women who are pregnant for the first time?

For producers, the findings highlight the need to educate clients about the importance of investing in employee wellness; for employers, the study demonstrates how a small investment in oral health can yield big returns, such as increased productivity; for women who are pregnant for the first time and individuals with chronic

At United Concordia Dental, we are putting our money where your mouth is and think you should too. For more information about our findings, visit the UCWellness Oral Health Study

on United Concordia's website, www.unitedconcordia.com

1. CDC, The Power of Prevention: Chronic Disease...the Public Health Challenge of the 21st

2. CDC, Prevalence of Periodontitis in Adults in the United States: 2009 and 2010, 09/12



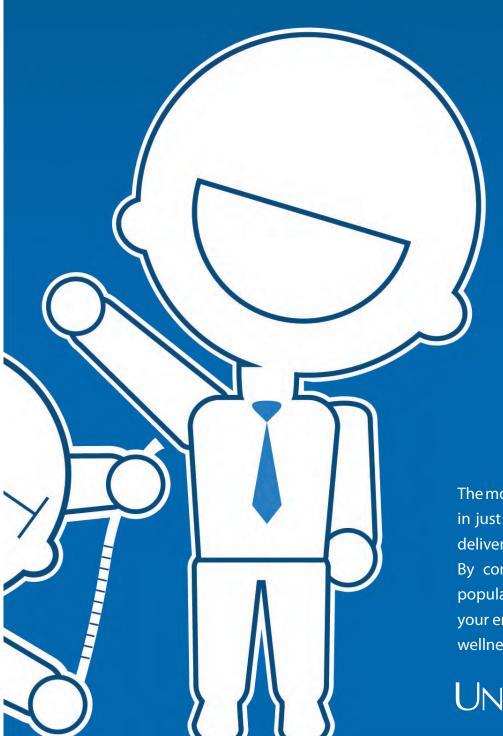
Submitted by United Concordia Dental By James Bramson, D.D.S.

Dr. James Bramson is chief dental officer at United Concordia, where he directs the professional relations department, professional quality assurance activities, utilization review, claims review process and clinical aspects of product offerings and communications. Dr. Bramson has 30 years of dental industry

experience, including national experience as executive director of the American Dental Association (ADA) and secretary of the ADA Foundation.

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LET US DESIGN A DENTAL PLAN THAT FITS YOU.



The mouth is the missing piece of wellness, and it doesn't come in just one shape or size. United Concordia is committed to delivering dental plans that complete *your* health coverage. By combining our own research with industry data and population profiles, we tailor our plans to meet the needs of your employees and help you realize a greater return on your wellness investment.

United Concordia® Dental

Protecting More Than Just Your Smile.™

Discover thoughtful dental plan designs at UCMissingPiece.com.

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