

April 9, 2020

The global situation with COVID-19 has impacted nearly every aspect of life in America. I thought it important to share how United Concordia Dental is protecting the needs of our customers and our employees during these unprecedented times.

We know our customers and business partners have a lot of questions right now in response to COVID-19 and the ADA's recommendation to postpone non-emergency dental care. To help you manage the situation as it unfolds, we have identified some short-term solutions and are developing longer-term approaches should they be necessary:

- Our Customer Service team is prepared and ready to respond to member questions about dental care and emergencies, and help them locate another dentist, if needed. Emergency dental care accounted for nearly 23% of dental services provided in some regions of the nation last year, and we know dental emergencies will not stop, even during a pandemic. Our team is committed to helping members get access to professional dental care in these urgent situations
- United Concordia will cover teledentistry services, or virtual consultations, for the next 90 days to protect the health and well-being of all of our members, network dentists and their staff. For these evaluations, the dentist and patient connect on their phones, using videos or photos. We notified our network dentists about the logistics of how to submit claims for these services. Coverage levels are subject to plan terms and conditions.
- Our website includes [important top Coronavirus-related updates](#) and information, referring individuals who have questions about the appropriateness of dental care to the [ADA website](#).
- We are providing reliable content and information from our dental care experts that you can pass on about how to best protect oral health and overall health during COVID-19. This information is accessible in our [Dental Health Center](#) and social media channels like [Facebook](#) and [LinkedIn](#). I have included a new piece we created on the importance of oral health hygiene and safety tips, **Toothbrush Safety during COVID-19**, which addresses the important steps everyone should take to prevent the spread of coronavirus through an otherwise often-overlooked part of our daily health hygiene routines.

Teledentistry may be a new concept for members, so our dental experts here at United Concordia developed a helpful resource to explain more about what teledentistry is, breakdown how and when to use teledentistry and how to help get connected with care in an emergency. I've attached a digital flyer that you are welcome to distribute accordingly. This can be shared digitally, making it easier to reach remote workers and keep them engaged and educated on their benefits during COVID-19.

And one last thing that I think is so important to mention right now, even though we've shifted to work-from-home, our customer service representatives are standing by to help. Whether it's finding a dentist, setting up a virtual dental visit, or just understanding if a particular dental procedure is essential at this time, they are ready to help.

Please do not hesitate to reach out to me if you have any questions at all.

Wishing you all continued safety and wellness!

Troy Munday
Senior Sales Director, Labor & Trust



Teledentistry Coverage During COVID-19

For dental emergencies and urgent dental care

Dental emergencies can happen when you least expect it. If you have an urgent problem during COVID-19, you can seek care from the safety of home. Because teledentistry is covered by your United Concordia Dental plan.

How teledentistry visits work

During a teledentistry visit, you and the dentist stay safely in your own separate locations. Most likely, you'll have a two-way conversation through video conference or phone. Using a digital phone or tablet, you take a high-quality picture or video of your problem and share with your dentist. The dentist will evaluate your condition and advise what to do next.

Getting actual treatment

Some dentists may advise that you come to the office for emergency treatment. Rest assured, they'll take every precaution to sterilize the environment so it's as safe as possible. But some states are advising dentists not to treat patients in the office, so it's up to your dentist to decide what to do. Your dentist will determine the best location to provide treatment, if needed.

But in some cases, the remedy may be handled over the phone. For example, a patient with a gum infection may simply need a prescription called into the pharmacy.

Some apps that can help

Your dentist may already offer virtual visits through an existing teledentistry app. If not, the American Dental Association (ADA) has approved using some common social media apps, such as FaceTime, Skype, Facebook Messenger video chat, Google Hangouts video and Zoom. But for security reasons, the ADA discourages using public-facing apps like Facebook Live, Twitch and TikTok.

When to seek immediate care

According to the ADA, get care right away for these kinds of serious problems:

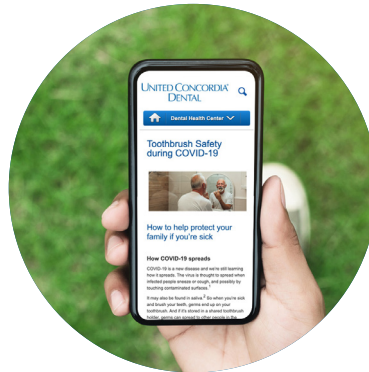
- Bleeding that doesn't stop
- Painful swelling in or around your mouth
- Pain in a tooth, teeth or jawbone
- Gum infection with pain or swelling
- After surgery treatment (dressing change or stitch removal)
- Broken or knocked out tooth
- Denture adjustment for people getting radiation or other cancer treatment
- Snipping or adjusting wire of braces that hurts your cheek or gums
- Biopsy of abnormal tissue

Teledentistry claims

Your dentist can submit your teledentistry claim for you. United Concordia will process teledentistry claims in the same timely manner you've come to expect. Teledentistry coverage level is subject to plan terms and conditions.

Be prepared

Make sure to keep your dentist's phone number handy in case you need it quickly. You might even want to note other ways to contact your dentist in case of emergency, such as cell phone or email address. Make sure to talk to your dentist if you have any concerns.



Learn about oral care during this outbreak
UnitedConcordia.com/COVID19Safety

UNITED CONCORDIA® DENTAL
Protecting More Than Just Your Smile®



The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-332-0366 (TTY: 711).
Español (Spanish)	ATENCIÓN: Si habla español, le ofrecemos de ayuda lingüística gratuita. Llame al 1-800-332-0366 (TTY: 711).
繁體中文 (Chinese)	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-332-0366 (TTY: 711)。

MEM-0555-0320 • Dental plans are administered by United Concordia Companies, Inc. and underwritten by United Concordia Insurance Company, United Concordia Insurance Company of New York, United Concordia Dental Plans, Inc., United Concordia Dental Plans of California, Inc., United Concordia Dental Plans of the Midwest, Inc., United Concordia Dental Plans of Pennsylvania, Inc., and United Concordia Dental Plans of Texas, Inc. For information about which companies are licensed in your state, visit the "Disclaimers" link at UnitedConcordia.com. Administrative and claims offices are located at 4401 Deer Path Road, Harrisburg, PA 17110 (1-800-332-0366).

Toothbrush Safety During COVID-19

HOW TO HELP PROTECT YOUR FAMILY WHEN YOU'RE SICK

COVID-19 is a new disease and we're still learning how it spreads. The virus is thought to spread when infected people cough or sneeze, and possibly by touching contaminated surfaces.¹ It may also be found in a person's saliva.² So when you're sick and you brush your teeth, germs end up on your toothbrush, too. And if it's stored in a shared toothbrush holder, germs can spread to other people in your household.

Not everyone who has COVID-19 shows symptoms, so it's important to practice proper toothbrush hygiene even if you think you're fine. Be extra careful if you have family members who are at higher risk of getting very sick from COVID-19, such as older adults and people with serious underlying medical conditions.

Here are tips to help keep your family healthy, whether you have a cold, the flu, and especially if you contract COVID-19.

Social distance your toothbrush

If you've been exposed to COVID-19 or think you may be sick, isolate your toothbrush just like you'd isolate yourself from the family. Avoid side-by-side storage—instead keep your toothbrush by itself, upright in a cup or other toothbrush holder, by your bedside table or in another separate area.

Wash your hands before brushing or flossing

Never touch your mouth or brush and floss your teeth before first washing your hands thoroughly. The Centers for Disease Control and Prevention (CDC) recommends washing with soap and water for at least 20 seconds.² You can also use hand sanitizer that contains at least 60% alcohol.² Make sure to wash your hands after brushing and flossing, too.

Continued...



Disinfect the handle

After using your toothbrush, wipe the handle with a safe household disinfectant. According to the National Institutes of Health, the coronavirus can live for 2 to 3 days on plastic, and it is possible for someone to get the virus from touching contaminated surfaces.³ The CDC recommends using a diluted household bleach solution, alcohol solutions with at least 70% alcohol and most common EPA-registered household disinfectants.⁴

Don't contaminate the toothpaste

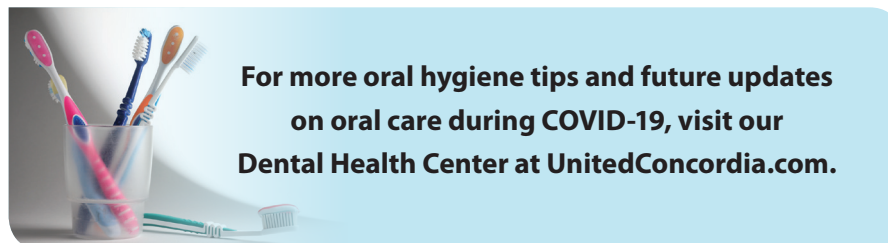
Be careful if you share a tube of toothpaste with someone else. Don't touch the tip of the tube directly onto your toothbrush. Squeeze a bit of toothpaste onto a Q-tip or piece of wax paper, then apply it to the bristles. Remember, you only need a pea-sized amount.

Never share a toothbrush

Toothbrushes can still have germs on them even after being visibly rinsed clean.⁵ Though adults know better, make sure the kids aren't grabbing for the wrong brush. Try color coding or writing each child's name on his or her brush to help prevent swapping bacteria. Keep a watchful eye on youngsters during brushing—they don't always have the best hygiene habits and could innocently spread germs.

Trash your toothbrush after being sick

Make sure to replace your toothbrush with a new one so you don't risk getting sick again. If you use an electric toothbrush, just replace the head. Even if you're healthy, the American Dental Association recommends replacing your toothbrush every 3 to 4 months or sooner if the bristles look worn out.⁶



UNITED CONCORDIA® DENTAL
Protecting More Than Just Your Smile™



1. Coronavirus Disease 2019 (COVID-19); cdc.gov; March 2020.
2. Consistent Detection of 2019 Novel Coronavirus in Saliva; Oxford University Press; February 2020.
3. New coronavirus stable for hours on surfaces; nih.gov; March 2020.
4. How to clean and disinfect; cdc.gov; March 2020.
5. Toothbrush Care; ada.org; 2020.
6. Toothbrushes; ada.org; 2020.

MEM-0554-0320 • Dental plans are administered by United Concordia Companies, Inc. and underwritten by United Concordia Insurance Company, United Concordia Insurance Company of New York, United Concordia Dental Plans, Inc., United Concordia Dental Plans of California, Inc., United Concordia Dental Plans of the Midwest, Inc., United Concordia Dental Plans of Pennsylvania, Inc., and United Concordia Dental Plans of Texas, Inc. For information about which companies are licensed in your state, visit the "Disclaimers" link at UnitedConcordia.com. Administrative and claims offices are located at 4401 Deer Path Road, Harrisburg, PA 17110 (1-800-332-0366).