

Larger Networks Can Provide More Choice, Convenient Access and Greater Cost Control

Kansas City, Mo., and Harrisburg, Pa., (May 30, 2012) – Assurant Employee Benefits and United Concordia Dental are entering into a network access agreement, which will allow each company to offer a larger, combined preferred provider organization (PPO) network to their new and existing dental PPO customers beginning Aug. 1, 2012.

United Concordia will combine the dentists from its Advantage *Plus* network and the dentists contracted with Dental Health Alliance, L.L.C.®, the dental PPO operated by Assurant Employee Benefits, and market the larger network as the United Concordia Alliance Network. Assurant Employee Benefits will begin marketing a network that will include the combined Dental Health Alliance network and United Concordia's PPO network.

"We are committed to addressing the benefits needs of our customers, who like to offer their employees easier access to cost-effective dental care and more options in the dental providers they can see," said John Roberts, Assurant Employee Benefits president and chief executive officer. "Our new relationship with United Concordia strengthens the Assurant Employee Benefits network so our members will have access to an even greater number of dentists across the country."

Each of the larger, combined dental networks provides customers with an expanded selection of in-network dentists that can help lower claim costs, reduce out-of-pocket expenses and increase member satisfaction. Assurant and United Concordia Dental will continue to recruit providers to their individual PPO networks, and participating dentists in both networks will have access to more members.

"This arrangement reinforces United Concordia Dental's long-term commitment to the dental benefits industry, further enhances our market presence and allows us to expand the geographic scope of what is already one of the nation's largest PPO networks," said Chip Merkel, United Concordia Dental president and chief operating officer. "Our partnership with Assurant Employee Benefits is another key element of our strategy to ensure we are offering strong, cost-effective, cutting-edge solutions to our clients while expanding and enhancing access to providers for all of our members – no matter where they live and work."

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