

UNITED
CONCORDIA®
Insuring America's Dental Health

January 29, 2010

KAMIBZ ARDJMAND DDS
4230 30TH ST
SAN DIEGO, CA 92104

Dear Dr. ARDJMAND :

As we begin the New Year, we want to take a moment to thank you for your participation and the quality care you provide to United Concordia members. We are especially grateful for the courtesy and time you extend to military families enrolled in the TRICARE Dental Program (TDP).

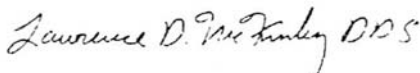
Results from a recent Consumer Assessment of Healthcare Providers and Systems (CAHPS-D) Dental Survey indicate that TDP patients are very happy with their dental treatment experience. These patients said they value the effort you and your office staff put into being courteous, notifying patients of appointment delays and taking time to explain dental procedures—all which made them feel comfortable and safe during their appointments.

These results clearly show your ongoing commitment to TDP patients. We want you to know that as your dental partner, we stand equally committed. In fact, we've been focused on the dental health needs of TDP members for the past 15 years, and we will remain the administrator through January 2011, the end of the current TDP contract.

Furthermore, we are the only dental carrier ever to win three consecutive, five-year TDP contracts, and we are working diligently to position United Concordia to be re-awarded the contract for a fourth time. Under United Concordia's administration, enrollment has grown from an initial 1.2 million to more than 1.9 million enrollees today. As the membership has grown, we have taken the necessary steps to ensure that we are specifically suited to administer benefits for military families, from our dedicated customer service units and overseas-claims processing abilities to our Department of Defense-certified information security.

Again, we want to thank you for your continued efforts as our partner in supplying benefits to the TDP enrollees. As the surveys indicate, our partnership is working. We look forward to continuing to work closely with you and your office staff serving the dental health needs of our nation's military families for many years to come.

Sincerely,



Dr. Lawrence McKinley
Senior Vice President
Department of Defense Dental Programs



Karen A. Whitesel
Corporate Vice President
Professional Relations