

UNITED CONCORDIA

America's premier Dental Insurer

August 13, 2007

Clinica Dental De Tijuana (Angel Serrano)
Calle 5ta 8024 (E. Zapata)
Tijuana, Mexico, BC 22000

Provider Number: 351398

Re: Commendation for excellent service

Dear Clinica Dental De Tijuana (Angel Serrano):

Thank you for your continued participation with United Concordia Dental Plans of California, Inc. (UCDPCA). Knox-Keene licensed plans, like UCDPCA, are heavily regulated by the California Department of Managed Health Care. In this environment, plan members not only have the right to submit a grievance to UCDPCA against a dental office via telephone, internet or in writing upon dissatisfaction, for any reason, they are actually encouraged to do so.

UCDPCA is pleased to report that no grievances were received regarding your office during the three year time period of May 1, 2004 through May 1, 2007. With a significant number of UCDPCA members enrolled in your office, this accomplishment is notable. It is apparent that you and your staff have provided excellent service for our members during this time period. As well, we believe that the lack of grievances represents effective communication between your staff and our members and that your office is properly administering plan benefits to our members' expectations.

To demonstrate the significance of your accomplishment, it is important to note that only about 7% of participating dental offices are receiving this award. We actively monitor dental offices' grievance ratios (number of grievances per 1000 members, per year) and track for trends or patterns to the types of grievances received. We have found that the average grievance ratio is about 1.0 grievance per 1000 members per year. However, our monitoring processes have identified dental offices that have temporarily had grievance ratios many times higher than that average. We have also discovered that a significant number of grievances are actually a result of some sort of communication breakdown between the member and the dental office relating to fees, treatment options and/or treatment outcome expectations.

Your office's lack of grievances within the given time period is a notable achievement and UCDPCA congratulates you and your staff for your exemplary performance. We hope you will proudly display this Certificate of Recognition. We value your continued participation and anticipate a long lasting relationship with your office. Should you have any questions, please feel free to contact Esau Marquez at (800) 876-6432, extension 5178.

Sincerely,



Paul A. Manos, DDS
Dental Director