

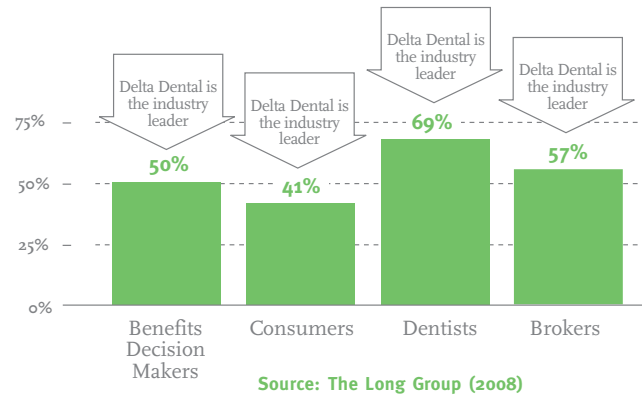
# Dental in Depth

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 April 2009

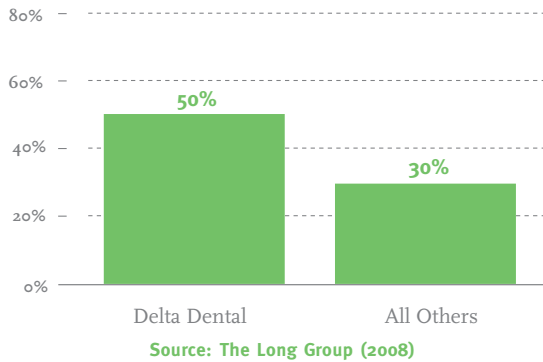
## Recommend Delta Dental with Confidence

Consumers, benefits decision makers, dentists and brokers all agree that Delta Dental's favorable reputation is unmatched and exceeds all other dental benefits carriers. These findings are revealed in a recent biennial Delta Dental Plans Association "Brand Awareness and Perception Survey" of these four key groups.<sup>1</sup>

## Delta Dental is Favorite with All Groups



## Benefits Decision Makers Favor Delta Dental



## Recommend Delta Dental to Your Group Clients

Delta Dental possesses a portfolio of strengths. Benefits decision makers recognize Delta Dental as a carrier that offers both price and value. Delta Dental's extensive network, reliability and responsiveness are viewed with superiority, earning it the distinction of a company that you trust.

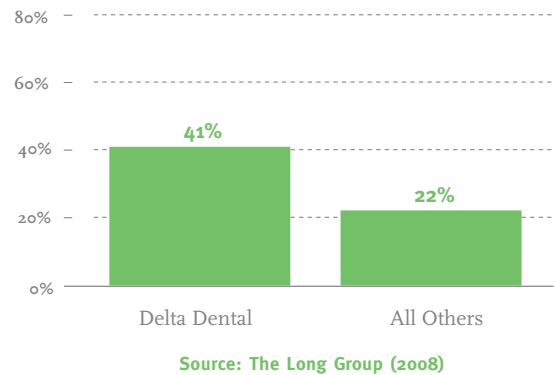
With benefits decision makers, Delta Dental is the market share leader, possessing client retention strength and owning a new business development consideration advantage. Delta Dental's favorable reputation, market share and retention strength are unmatched by competitors.

## Leverage Consumers' Favorable Brand Views to Reinforce a Delta Dental Recommendation

Delta Dental is number one with consumers with a market share and favorable reputation that outperform the competition. Consumers recognize Delta Dental as a carrier that offers the value of an extensive national and local network for the price. According to consumers, Delta Dental is superior to other brands.

One in four consumers thinks of the Delta Dental brand first, which is more than three times the frequency of the closest competitor. One third of consumers know the Delta Dental brand on an unaided basis. Recommend the brand that more consumers think of first.

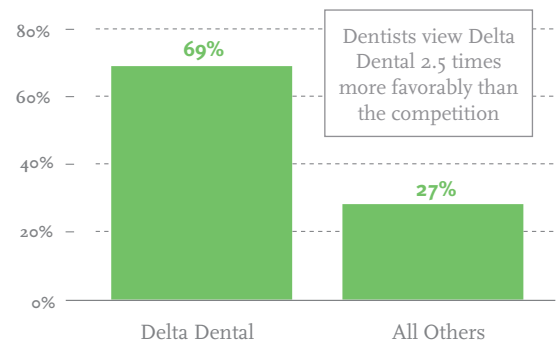
## Consumers Favor Delta Dental



## Delta Dental Favored Most by Dentists

Dentists offer testimony to the superiority of the Delta Dental brand. Dentists view Delta Dental two and a half times more favorably than competing brands. Furthermore, dentists indicate that they work with Delta Dental more frequently than all other carriers combined. Dentists view Delta Dental as a superior carrier with demonstrated strengths in reliability and responsiveness over competitors. In addition, dentists view Delta Dental's quality of care as superior and perceive the Delta Dental network as offering convenience advantages.

### Dentists Favorability

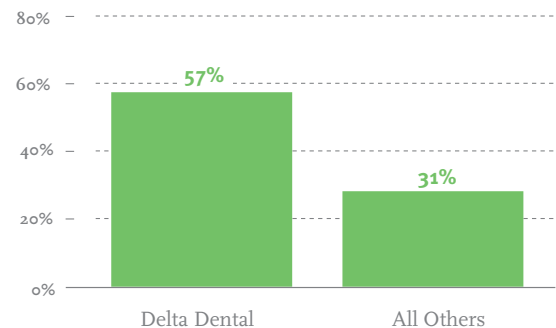


Source: The Long Group (2008)

## Delta Dental Earns A Superior Reputation (Favorability) Among Brokers

Brokers view Delta Dental as a dental benefits carrier that offers the benefits of great network access, rate stability and fast claims for the price. As a result, Delta Dental is the brand brokers recommend most frequently.

### Brokers Favorability



Source: The Long Group (2008)

## Benefits of a Delta Dental Relationship include the following:

**Market leader:** Approximately one third of the nearly 170 million Americans with dental benefits are covered by Delta Dental, including more than 93,000 employer groups (51 million enrollees).

**Most extensive nationwide provider network:** Approximately three out of four dentists or 127,000 dentists in the U.S. make up Delta Dental's network.

**Expertise:** With more than 50 years of experience, Delta Dental is the oldest and most experienced dental benefits carrier.

**Local services:** Thirty-nine member companies provide exceptional local service every day providing timely responses to customers' questions and ensuring claims are processed quickly and accurately.

**Fast claims processing:** Last year, Delta Dental processed more than 73 million claims with 99 percent accuracy.

**Savings:** Delta Dental's network helped employers save more than \$6 billion in claims costs last year, as network dentists accept pre-negotiated fees for their services and agree not to "balance bill" their patients, except for applicable deductibles and co-payments. Delta Dental member companies manage an efficient network of dentists who agree to provide care at agreed upon maximums. Enrollees realize significant out-of-pocket savings from its "no balance billing" provision.

**Quality dentists:** In addition to maintaining the largest network in the country, Delta Dental also regularly audits its network to ensure that all participating dentists meet comprehensive credentialing standards.

<sup>1</sup> The 2008 "Brand Awareness and Perception Study" was conducted by The Long Group. Random 18-minute telephone interviews were conducted with 900 benefits decision makers with greater than 100 employees; 200 producers representing companies that purchase dental insurance; 900 employed consumers between the ages of 25 and 55; and 200 practicing dentists that operate as private practitioners. The samples were drawn from within the 25 largest dental benefits premium states including: Arizona, Arkansas, California, Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Tennessee, Texas, Virginia, Washington, and Wisconsin.