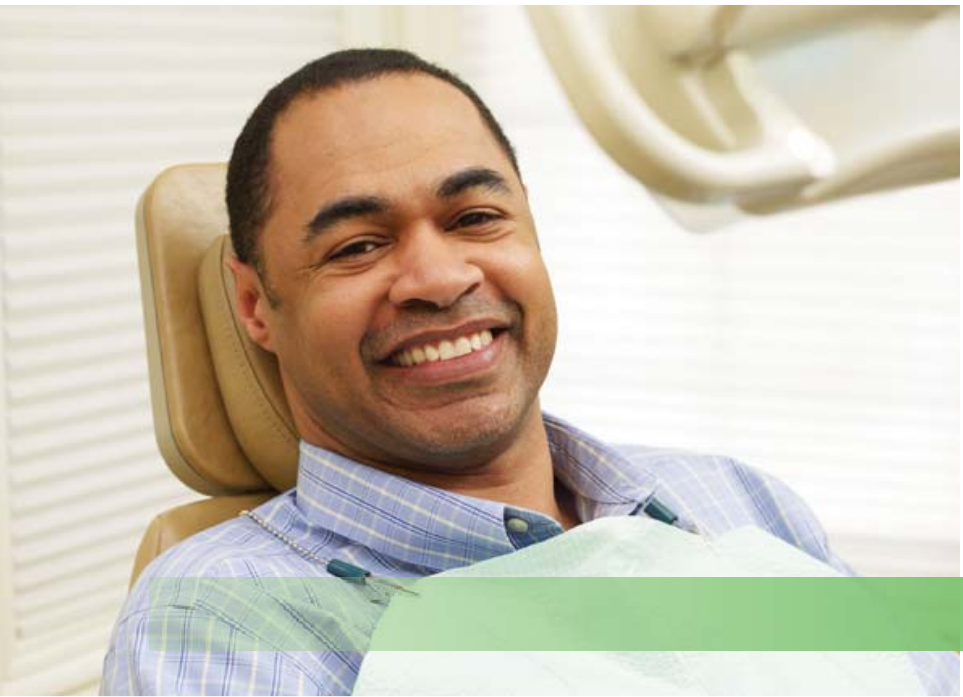




Delta Dental Premier[®]

Our most valuable network





The anatomy of a dental plan's costs and that of a tooth aren't all that different. **You only see part of it on the surface – and sometimes that's just for show.** Take a look at what's happening below the gumline, however, and you'll see what's most important to the health of a tooth (and healthy savings for your dental benefits plan).



Delta Dental Premier is the country's largest dentist network, with more than **four out of five** of the nation's dentists participating. Participating dentists have agreed to accept pre-negotiated fees for dental procedures, and are prohibited from billing a patient above the predetermined amount. This arrangement results in protection and savings for patients and their employers.



Network Size

By offering the largest network in the country, Delta Dental delivers lower claims costs for groups and lower out-of-pocket expenses for patients. No other dental carrier in the country has a network close to the size of ours. Only Delta Dental's network includes four out of five dentists - giving employers and patients better in-network protection.

Delta Dental Premier
130,516

Delta Dental PPO
72,102

Guardian
70,102

MetLife
68,429

United Concordia
68,204

CIGNA
67,734

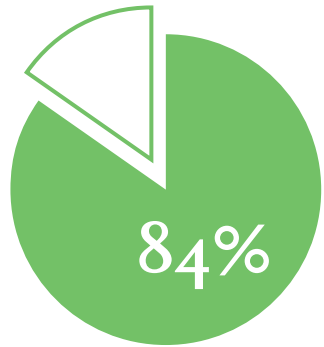
Aetna
58,143



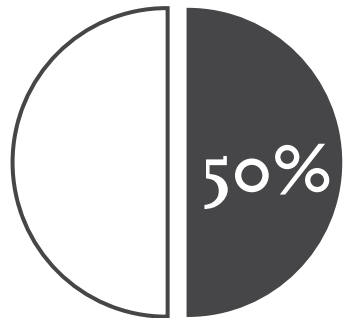
Network Utilization

In most dental plans, claims cost can account for the majority of the group's expense. The primary factor in keeping claims costs under control is network utilization. To put it simply, patients save money by visiting a participating dentist. And, Delta Dental's contracted network fees are, on average, significantly lower than other carriers' non-network allowance. When employees choose to go to a non-participating dentist, however, they expose themselves and their employer to higher claims costs.

Statistically, with most major carriers' plans, almost half of all dental patients will go outside the network to a non-participating dentist. Delta Dental's unique networks, however, deliver a combined 84 percent utilization rate¹ – ensuring lower claims costs.



Delta Dental



Most major carriers

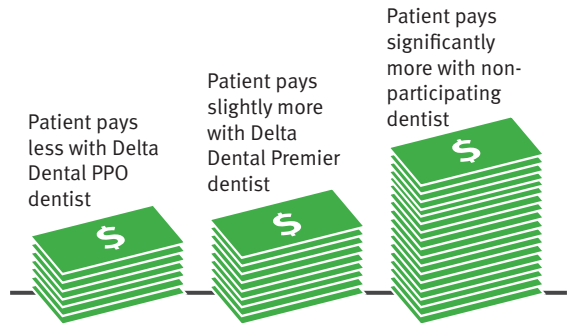


¹ Based on 2009 Delta Dental submitted claims.

Negotiated Fees

Network dentists have agreed not to charge more than the maximum allowed fee for any given procedure – and they’ve also committed not to balance bill their patients for the difference between the allowed fees and their customary fees.

With PPO-only networks, a limited number of dentists are contractually obligated to offer these lower fees. Delta Dental, however, has negotiated lower fees with both our Delta Dental PPO and Delta Dental Premier dentists, resulting in a much larger network, deep discounts and predictable costs.



Delta Dental PPO plus Premier

Our Delta Dental Premier network offered side-by-side with our Delta Dental PPO network results in unmatched savings for employers and patients. With 80 percent of the nation’s dentists participating in one of the two networks, employers and patients can expect cost savings and high network utilization.

Delta Dental PPO plus Premier



Other PPO-only Carriers



A savings example

Network	← Greatest Patient Savings ----- Least Patient Savings →		
	Delta Dental PPO dentist	Delta Dental Premier dentist	Non-participating dentist
	← In-network →		← Non-network →
Fee charged by dentist	\$1,000	\$1,000	\$1000
Maximum dentist can charge	\$710	\$950	Unlimited
Benefit percentage	50%	50%	50%
Delta Dental pays	\$355	\$475	\$300
Patient Pays	\$355	\$475	\$700



Delta Dental Plans Association
1515 W22nd Street Suite 450
Oak Brook, Illinois 60523

www.deltadental.com