△ DELTA DENTAL®

Effective Discount: Measuring Overall Network Value

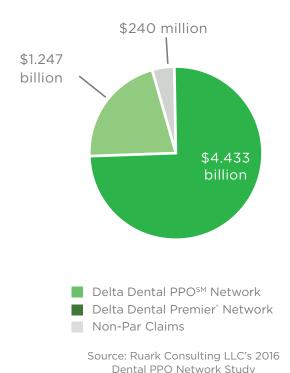


From size of the network to utilization rates to money saved, there are multiple ways to measure the overall value of a provider network. The effective discount – which represents savings on all claims both in and out of the network – encompasses a number of individual measures. Accordingly, it is a good overall measure of the value of a provider network.

According to a recent study, our Delta
Dental PPOSM Plan delivers the industry's **best effective discount** - averaging
25.3 percent nationally - resulting in **more than \$5.9 billion in annual savings**compared to dentists' average FAIR Health
submitted charges.

About the Study

The independent study examined a full year's worth of claims data from Delta Dental and 17 other companies offering dental coverage. FAIR Health data was utilized to establish a universal baseline for average dental industry charges – consistent across all companies, geographies and procedures.

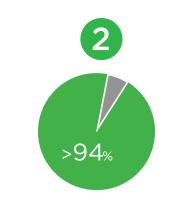


How Delta Dental Delivers the Best Effective Discount



Large Network Size

Delta Dental is able to offer savings even to those enrollees who choose to visit a non-PPO dentist – a key benefit of our exclusive Delta Dental Premier network, the largest nationwide with more than 148,000 unique dentists.¹



High Network Utilization

Delta Dental delivers a national network utilization rate of more than 94 percent for its combined PPO and Premier networks, compared to an average PPO utilization of 63 percent for competitor networks.² More in-network visits equal more savings.



Direct Network Approach

Local staff members foster strong relationships directly with dentists – establishing fair reimbursement rates and maintaining network stability.

Count On Delta Dental

As America's leading dental coverage provider, we serve more than 75 million people and provide coverage to over 139,000 groups nationwide.

To learn how Delta Dental can help you and your organization, visit us at deltadental.com.



¹ March 2017 Independent NetMinder Data; based on the Delta Dental Premier* network

² Ruark Consulting LLC's 2016 Dental PPO Network Study