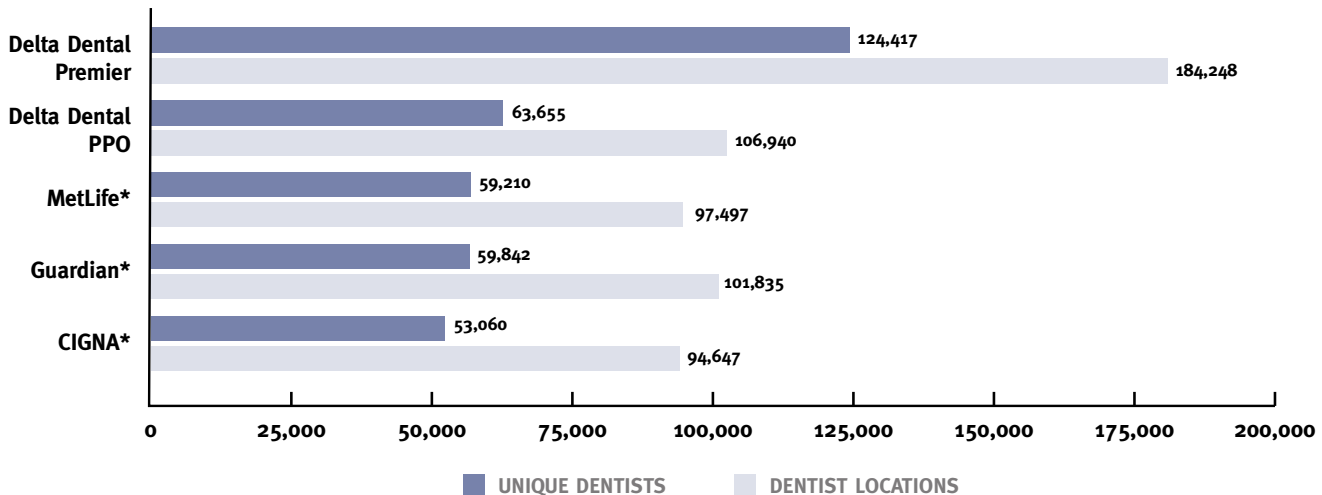


More dentist participation equals more enrollee choice.

Delta Dental Premier[®] and Delta Dental PPOSM networks are the largest dental managed care networks in the industry.

- Delta Dental Premier, our managed fee-for-service network, consists of 124,000 dentists practicing in 184,248 dentist locations – the largest network in the country.
- Delta Dental PPO, our deeper discount preferred provider network, consists of nearly 64,000 dentists practicing in 106,940 dentist locations.
- DeltaCare[®] USA, our dental HMO network, consists of 18,822 contracted dentists practicing in 18,822 office locations.

Delta Dental offers the largest networks nationwide.



* Based on data generated March 2008 by a third-party resource for data on providers and managed care networks to the healthcare industry.

How do we count our dentists? In the way that counts most for our enrollees.

When it comes to dental network size, it's important to understand what's behind the numbers. How network size is calculated and how frequently the numbers are updated makes a big difference in the overall satisfaction of the enrollees who ultimately seek services from in-network dentists.

The most commonly used measurements of network size are the number of total participating dentists and the number of dentist locations accessible through the network. Both numbers are key in measuring network size, but they are different and should be considered as such.

Most important is the total number of individual dentists, also referred to as the number of unique participating providers. This is considered the true measuring stick for sheer network size and access; it is the number we rely on most to demonstrate the size of our networks. The more dentists in a network, the greater the opportunity for enrollees to find in-network care where and when they need it.

The number of dentist locations is a helpful but secondary indicator of network size. Dentists who practice in multiple locations bring their expertise to a broader geographic area, but with limited availability of one, or at best, only a few days a week at each location.

Whichever measurement you look at, the numbers still aren't always what they seem. One common practice used by some dental carriers to inflate network numbers involves larger chains of dental clinics. Some carriers count every dentist in every clinic of the chain, regardless of whether each dentist practices at every location. Our method is to count only locations where we know Delta Dental participating dentists practice. In other cases, carriers recruit dentists specifically to serve a few large, important groups. The discounts negotiated with these dentists (which are typically very low) only apply to enrollees in these select big groups and not for the rest of the carrier's enrollees, yet those dentists are usually still counted in the network numbers communicated to the market.

How Delta Dental counts dentists.

To ensure the integrity of our network numbers, we regularly validate and update network data. Our close relationships with network dentists enable us to closely monitor which ones are active and have current licenses. We routinely adjust our network numbers to reflect dentists who have retired, reduced their workloads to fewer office locations or otherwise changed their network status. We also rely on a third-party resource to compile participating provider data and scrub the data for duplicates within our and other dental benefits carriers' networks.