



2007 Fact Sheet

ABOUT US

Delta Dental of Minnesota is one of the largest providers of dental benefits in the nation. As a non-profit organization, our mission is to provide Minnesotans with access to a range of quality, affordable dental benefits plans that meet their needs and improves oral health. We think this is especially important as current research indicates a growing link between an individual's oral health and overall health.

LARGEST DENTAL NETWORKS

National: Delta Dental Premier is the largest dental network in the country with about 124,000 participating dentists and about 182,000 office locations. Delta Dental PPO is our national PPO network with about 63,000 participating dentists practicing in about 106,000 locations.

In Minnesota: Through a unique contractual agreement, Delta Dental maintains a network of participating dentists that includes about 80 percent of the licensed, practicing dentists in Minnesota. In Minnesota, Delta Dental PPO has about 1,400 participating dentists, while Delta Dental Premier has about 2,600 participating dentists.

FINANCIAL RATINGS

A.M. Best Financial Rating

A (Excellent)

2007 CLIENT BASE

Employer groups	8,400
Members nationwide	3.4 million
Member retention rate in 2007	98.46%

2007 FINANCIALS*

Premium and administrative revenue	\$849 million
Dental service claims	\$775 million
Operating expenses	\$65.5 million

Of every premium dollar:

Payment to the dentist (as benefits)	91.3 cents
Operating expenses	7.7 cents

2007 CUSTOMER SERVICE**

Number of calls answered	1.25 million
Average # of calls per day	5,000
Number of claims processed	5.6 million
Average # of claims per day	22,400
Financial accuracy rate	99.80%
Avg. time to process claim	98.16% within 10 business days
% of electronically submitted claims	55%

**Might vary for plans with specific performance guarantees

DELTA DENTAL CORPORATE GROWTH AT A GLANCE

	1987	2007
Premium and administrative revenue	\$57 million	\$849 million
Operating expenses ratio	16% (19% in 1986)	7.7%
Members	600,000	3.4 million

For more information about Delta Dental, visit www.deltadentalmn.org or contact Peter Stathopoulos at 651-994-5410 or pstathopoulos@deltadentalmn.org.

*Delta Dental of Minnesota is an authorized licensee of Delta Dental Plans Association (DDPA) and administers insured Delta Dental products. DeCare ASO, LLC, a subsidiary of DeCare International and also an authorized licensee of DDPA, administers Delta Dental products on a self-insured basis. Data presented combines all Delta Dental products.