

Who delivers the industry's best effective discount?

An independent study reported that the Delta Dental PPOSM plan delivers an effective discount averaging

25.3% nationally.

Why is effective discount important?

Effective discount helped Delta Dental deliver more than

\$5.9 Billion in annual savings.*



What is effective discount?

It's a measure of dollars saved versus average industry charges across all claims paid - both in and out of network.



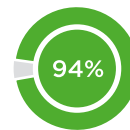
What factors contribute to effective discount?

The largest network, 94 percent network utilization and our direct relationships with dentists all contribute to Delta Dental's ability to deliver the industry's leading effective discount.

Largest Network



94 % Network Utilization



Direct Relationship with Dentists



To learn more visit:

DeltaDentalMN.org

How was the effective discount measured?

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.

* As compared top dentists' average FAIR HEALTH submitted charges. Source: Ruark Consulting LLC's 2013 Dental PPO Network Study