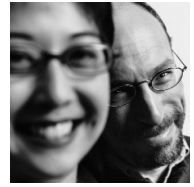


# More Iowans smile from the benefits of Delta Dental of Iowa.



With more than 750,000 members and \$153 million in premiums, Delta Dental of Iowa is the largest and most experienced dental plan in the state. Delta Dental has had a focus on dental benefits for more than 35 years, so we work to provide the best coverage for the best value.

We work to be a valued corporate citizen in Iowa, too.

That explains why, through hard work, excellent service, cost controls, community involvement and an overall commitment in delivering affordable oral health care to Iowans, Delta Dental is the recognized dental coverage leader in Iowa.

## *Here's what makes Delta Dental Iowa's No. 1 Dental Plan.*

**GIVING BACK TO IOWANS** – Our commitment to improve the oral health of Iowans – particularly children – has led to our involvement in a variety of initiatives:

- **LOAN REPAYMENT PROGRAM** – We make funds available to repay dental education costs for dentists who commit to practice in Iowa towns with critical needs and treat financially underprivileged patients. The program offers additional grants in targeted need areas that also generate community matching support.
- **DONATED DENTAL SERVICES** – We support this program of the National Foundation of Dentistry for the Handicapped to meet the oral health care needs of those with developmental disabilities or functional limitations that prevent access to care.
- **MINI-GRANTS TO PUBLIC HEALTH PROJECTS** – In 2006, Delta Dental initiated a mini-grants program to provide short-term funding to public health projects throughout the state, primarily focused on children's oral health.
- **NATIONAL GAMES SPONSOR** – Delta Dental of Iowa sponsored the Special Smiles dental clinic at the first-ever Special Olympics USA National Games in Ames, Iowa.
- **HEALTHY SMILES** – Delta Dental provided startup funding for this parent education program to keep young children cavity-free; in collaboration with Head Start.
- **TEETH-ON-THE GO** – We provide teaching aids to Head Starts and Area Education Agencies to educate children about the importance of their teeth and how to practice good oral health.
- **LANGUAGE LINE** – This value-added interpreter service is available to Iowa dental providers at no cost to help them communicate with non-English-speaking patients.
- **ORAL HEALTH EDUCATIONAL MATERIALS, DENTAL SUPPLIES, AND TOOTHBRUSHES** – Every year we distribute thousands of educational materials and toothbrushes to meet a wide range of Iowa needs, especially at-risk populations.

(OVER)

## *key facts*

**EXPERIENCED** – Established in 1970, Delta Dental of Iowa is the largest and most experienced dental plan.

**NOT-FOR-PROFIT** – Delta Dental is the only not-for-profit health care services contractor in Iowa.

**IOWA BASED** – A successful small business with more than 65 employees in Ankeny, Iowa.

**LARGEST PROVIDER NETWORK** – Approximately 90% of the dentists in Iowa participate with Delta Dental.

**NATIONWIDE COVERAGE THROUGH THE DELTA DENTAL PLANS ASSOCIATION** – Delta Dental is the nation's leader in dental benefits. Four out of five of the nation's dental providers deliver services to more than 47 million people in 81,000 groups across the country.

**SINGLE FOCUS** – Delta Dental of Iowa is solely dedicated to oral health care. It isn't just another thing we do, it's everything we do. We work harder at providing the best coverage and service. Single line coverage also helps keep total benefit costs reasonable, fair and honest.

**QUALITY STANDARDS** – 100% of Delta Dental providers are credentialed at regular intervals.

**SERVICE STANDARDS** – Delta Dental of Iowa is recognized for delivering high quality service in Iowa. Our service report card is among the best in the industry.

**USER FRIENDLY** – Members can now check their benefits and find participating providers online, employers can enroll members online and dentists can check claim status via the Internet.

**COMMITTED TO AFFORDABLE DENTAL CARE** – We have worked vigorously to minimize costs while maintaining the highest level of service and coverage.

**PROCESSING POLICIES** – We maintain the highest standard in CDT coding, prudent practices and dental science.

**LIMITING RATE INCREASES** – We control provider fees by limiting increases to leading economic indicators, such as the CPI.

**UPGRADING TECHNOLOGY** – The employment of new technologies enables us to manage significantly more members with the same workforce, so our administrative costs are lean and stable. More than 50% of the claims to Delta Dental are filed electronically.

**IOWA'S BEST DENTAL CARE VALUE** – Better care, more benefits, more providers, unmatched service, community involvement and dedication to cost savings, all add up to a better value. No wonder more than 99% of our customers renew their contracts with us each year – and why we continue to attract more.

*Nobody covers your mouth like Delta Dental of Iowa.*