



NEWS RELEASE

For Immediate Release

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Delta Dental of Iowa Introduces Plan Enhancements for Businesses with 2 to 50 Employees

ANKENY, IA (November 18, 2008) – Delta Dental of Iowa has enhanced its most popular pooled group plans for businesses with 2 to 50 employees. The new enhancements include To GoSM - Annual Maximum Carryover, the Enhanced Benefits Program, and an increased orthodontia benefit.

“The enhancements make our dental benefits even more attractive to small business employers and their employees,” said Greg Shireman, vice president of Marketing and Sales for Delta Dental of Iowa. “Employees consider dental benefits to be an essential part of their benefit package, along with medical insurance, prescription drug coverage, and retirement benefits.¹ Now Iowa businesses with 2 to 50 employees can offer their employees affordable dental benefits that are even more flexible and comprehensive.”

Delta Dental is one of the first insurers in the Iowa dental benefits market to offer enrollees the flexible carryover feature. To Go - Annual Maximum Carryover allows enrollees to carryover unused annual maximum dollars from one year to the next to help plan for more extensive and costly dental treatments in subsequent years.

The introduction of the Enhanced Benefits Program, which provides extra screenings and cleanings for diabetic patients and pregnant women, recognizes the increasing awareness of the connection between oral health and overall wellness. Studies have shown that treatment of gum disease may reduce the incidence of low birth weight, preterm babies and the severity of diabetes.

The Delta Dental pooled group plans will cover 50 percent of orthodontia treatment costs up to a \$1,500 lifetime maximum per child. The increased orthodontia benefit is in response to the growing costs of orthodontics services.

The new enhancements to the pooled group products are available on both the Delta Dental Premier[®] and PPOSM plans and at a variety of benefit levels. In the Premier plan, enrollees have access to more than 90 percent of the dentists in Iowa. Enrollees in the PPO plan have access to more than 30 percent of the dentists in Iowa with access to the Premier network, but have lower out-of-pocket expense going to a PPO dentist.

For more information on the new enhancements to the Delta Dental pooled group products, contact Delta Dental of Iowa at 877-423-3582 or contact your local agent.

Delta Dental of Iowa is the largest and most experienced provider of dental benefits in the state. As a not-for-profit, Delta Dental of Iowa invests in oral health projects through the Delta Dental of Iowa Foundation that focus on access to care, prevention, education and research. Delta Dental of Iowa is a member of the Delta Dental Plans Association, a national organization of not-for-profit Delta Dental member companies. The national association is the largest dental benefits carrier in the nation, providing coverage to more than 51 million people in nearly 93,000 employer groups.

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¹A recent survey by The Long Group for Delta Dental Plans Association found that individuals ages 25 and older view dental benefits as a “very important” part of the essential benefits package along with medical insurance, prescription drug coverage and retirement benefits.