



2020
Social
Impact
Report



Navigating a challenging
year, guided by our values



Chief Executive Officer's message

2020 was an extraordinary year. We faced challenges that ranged from a global pandemic and historic wildfires and storms to civil unrest and a presidential election unlike any in history. Yet, I will look back on 2020 and remember the way we rose to meet each new challenge. I am proud of how this organization responded to everything 2020 threw at us and kept focused on our mission to empower every employee to take exceptional care of our customers, providers and each other.

We continued to deliver on our commitment to strengthen the foundation of our business. Flexibility and agility were crucial to navigating the constantly changing landscape created by the events of the year — as was an unbending focus on living our values of trust, service, excellence and innovation.

As a result, in addition to a terrific year, we delivered north of \$900 million in COVID aid in support of our customers, providers, communities and employees.

We also took a visible stand in the wake of civil unrest by affirming our commitment to racial justice. **We committed \$100,000 to the NAACP Empowerment Funds and \$50,000 to the Hidden Genius Project, which provides a pathway for Black men to enter careers in technology.** While this report focuses on 2020, in 2021 we again donated to those causes and gave an additional **\$100,000 to Stop AAPI Hate** in the wake of rising violence against members of the Asian American and Pacific Islander communities.

Here are just some of the ways that we supported our customers, providers and employees in 2020:



Caring for our customers

Very early on, we made a commitment to do the right thing by all of our stakeholders as our country — and the world — managed through the pandemic. We knew that there would be customers who could not access their full benefits, given the closure of dentists' offices and the uncertainty about potential future closures. We put together a half-a-billion-dollar premium relief package for our customers that included rate freezes, credits and premium holidays.

We also expanded our teledentistry offerings to help our members address oral health concerns without leaving their homes.

Our strong customer retention rate of 98.7%, nearly two points above our target, demonstrates that our efforts paid off.



Caring for our providers

Most of our dentists are small businesses that were affected by the shutdowns in the early days of shelter-in-place orders. As dental offices reopened, we delivered a Return to Care program that provided supplemental reimbursement to network providers to use to safely reopen their practices, including expenses for personal protective equipment. The program ran for seven months — more than twice as long as any of our competitors — **and provided nearly \$80 million in funding.**

In addition, we partnered with Lendeavor (now called Provide) on a **\$300 million loan program** for eligible providers that included business loan refinancing and working capital, two years of interest subsidies and principal deferment. It gave our in-network dentists an opportunity to receive an interest-free loan to help them continue delivering the high-quality care that our members count on.

We also worked to encourage our members to return to the dentist by sharing the extraordinary infection control measures practiced by our dentists to help protect and care for their patients.

Caring for each other

Our employees are central to our success, and caring for them is one of our top priorities. Thanks to the tireless efforts of our team, we transitioned from about **300 remote employees to more than 3,000 in a matter of months**. That swift pivot allowed us to keep our employees safe while continuing to serve customers and dentists.

We also offered employees up to 200 hours of emergency time off and stipends for setting up their home offices. We made sure to provide consistent and transparent communication as we navigated tremendous uncertainty. As an essential business providing dental benefits, we were required to keep our offices open. For employees unable to work remotely, we offered welcome-back-to-the-office kits, ensured ample cleaning supplies, enacted strict safety protocols, and even provided daily lunch.

These efforts resulted in outperforming all targets across our key performance indicators, including more than doubling our goals for the percentage of placements through employee referrals and filling positions internally.

We also demonstrated our commitment to the core value of service by supporting the communities that our employees call home. In 2020, one-third of our employees volunteered or donated to causes they cared about, and our **Delta Dental Community Care Foundation provided \$17 million in funding**.

2020 was a challenging year, but we remained steadfast in our commitment of living our values, delivering on our mission and strengthening our foundation. Because of that, I see great things for us in 2021 and beyond.

Mike Castro
President and CEO





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Our business

Delta Dental of California and our affiliates comprise the largest dental benefits administrator in the country. We demonstrate our core values of trust and excellence in the commitment we show to fiscal stewardship, exceptional service and quality care. Despite the challenges presented by the pandemic, we continued to strengthen the foundation of our business and deliver on those commitments.

Our business remained strong in 2020. For the fifth year in a row, we earned an “A” (excellent) rating from A.M. Best, the largest credit rating agency in the world specializing in the insurance industry. This score highlights the strong, stable financial outlook of Delta Dental of California, Delta Dental Insurance Company, Delta Dental of New York, Inc. and Delta Dental of Pennsylvania. Additionally, our credit rating was upgraded from “stable” to “positive.”

The leading independent health care rating agency underscored our “very strong” balance sheet, strong operating performance and appropriate risk management. Furthermore, the rating noted the value of our:

- Favorable dental trends
- Favorable enrollment growth
- Expanding expertise in state, federal and individual markets



Financial Statements

Dentegra Group, Inc. Condensed Combined Financial Statements (unaudited) Combined Balance Sheets (In thousands)

	December 31	
	2020	2019
ASSETS		
Cash and cash equivalents	\$ 1,031,635	\$ 660,642
Marketable securities	1,889,303	1,615,027
Receivables	538,136	513,359
Property and equipment, net	146,863	148,711
Other assets	306,552	251,445
TOTAL ASSETS	<u>\$ 3,912,489</u>	<u>\$ 3,189,184</u>
LIABILITIES AND GENERAL RESERVES		
Liabilities		
Unpaid claims and claims adjustment expenses	\$ 478,197	\$ 490,293
Accounts payable and accrued expenses	364,057	348,204
Deferred revenue	67,967	65,169
Refundable customer balances	599,190	113,895
Accrued retirement benefits	41,090	41,663
Other liabilities	54,890	59,412
Total liabilities	<u>1,605,391</u>	<u>1,138,636</u>
General reserves	<u>2,307,098</u>	<u>2,050,548</u>
TOTAL LIABILITIES AND GENERAL RESERVES	<u>\$ 3,912,489</u>	<u>\$ 3,189,184</u>

Dentegra Group, Inc.

Condensed Combined Financial Statements (unaudited)

Combined Statements of Income and Expense and General Reserves

(In thousands)

	Years Ended December 31	
	2020	2019
Premiums and other income (expense)		
Commercial programs	\$ 3,020,177	\$ 3,313,450
Federal and state programs	442,210	453,697
Administrative service contracts	4,548,430	4,999,338
	<u>8,010,817</u>	<u>8,766,485</u>
Administrative service contract reimbursements	(4,226,901)	(4,664,383)
	<u>3,783,916</u>	<u>4,102,102</u>
Investment income, net	104,621	104,984
Other income (expense), net	2,713	(12,927)
	<u>3,891,250</u>	<u>4,194,159</u>
Claims and operating expenses		
Claims incurred	6,799,343	7,584,065
Claims incurred on administrative service contracts	(4,226,901)	(4,664,383)
	<u>2,572,422</u>	<u>2,919,682</u>
Operating expenses	1,043,673	978,084
	<u>3,616,115</u>	<u>3,897,766</u>
Net income	275,135	296,393
Pension liability and post-retirement adjustments	(18,585)	12,930
General reserves at beginning of year	2,050,548	1,741,225
General reserves at end of year	<u>\$ 2,307,098</u>	<u>\$ 2,050,548</u>

Cost management

Value matters. Our members and clients can count on dentist network access, quality and affordability, thanks to our cost management strategies. We kept our **administrative costs at 11%** and continue to look for ways to manage expenses in order to put more dollars toward care.

1

Submitted claims:
\$17.78 billion

2

Savings:
\$6.38 billion
(35.9% of submitted amount)





Networks

Our dentists are critical to our business. The strength of our dentist networks, which are among the largest in the U.S., offers our customers and members the best options for care when and where they need it.

Since we contract directly with dentists instead of leasing, our networks offer standard agreement provisions and fee practices, which ensure partnership, clarity and transparency for our dentists. Our ongoing monitoring of member access ensures that our networks grow in the right places to meet our customers' needs.

When it comes to credentialing, Delta Dental Insurance Company has received Credentialing Accreditation from the National Committee for Quality Assurance (NCQA). NCQA is a private, non-profit organization dedicated to improving health care quality.

“Achieving credentialing accreditation from NCQA demonstrates that Delta Dental¹ has the systems, process and personnel in place to conduct credentialing in accordance with the strictest quality standards.”²

—Margaret E. O’Kane, NCQA President

¹ Delta Dental of California, Delta Dental of Pennsylvania, Delta Dental Insurance Company and their affiliates are part of an enterprise that covers enrollees in all 50 states, plus Washington, D.C. and Puerto Rico.

² All Delta Dental companies share common networks. In our enterprise, Delta Dental Insurance Company manages network credentialing and received NCQA Accreditation in Credentialing.

NCQA has reviewed and accredited Delta Dental Insurance Company’s Credentialing functions only. For complete details on the scope of this review, visit www.ncqa.org.

Size and access points

Our access points and dentist locations have increased across most of our plans from 2019.

Delta Dental PPO™

115,219 dentists

12,674 more access points

Delta Dental Premier®

157,024 dentists

10,409 more access points

DeltaCare® USA

19,435 dentists

20,231 dentist locations

An **access point** refers to the number of locations where a single dentist provides services. If a single practice includes multiple dentists or a single dentist belongs to multiple practices, each dentist at each practice is considered a distinct access point. A **dentist location** refers to a single DeltaCare USA facility, which may contain more than one dentist.

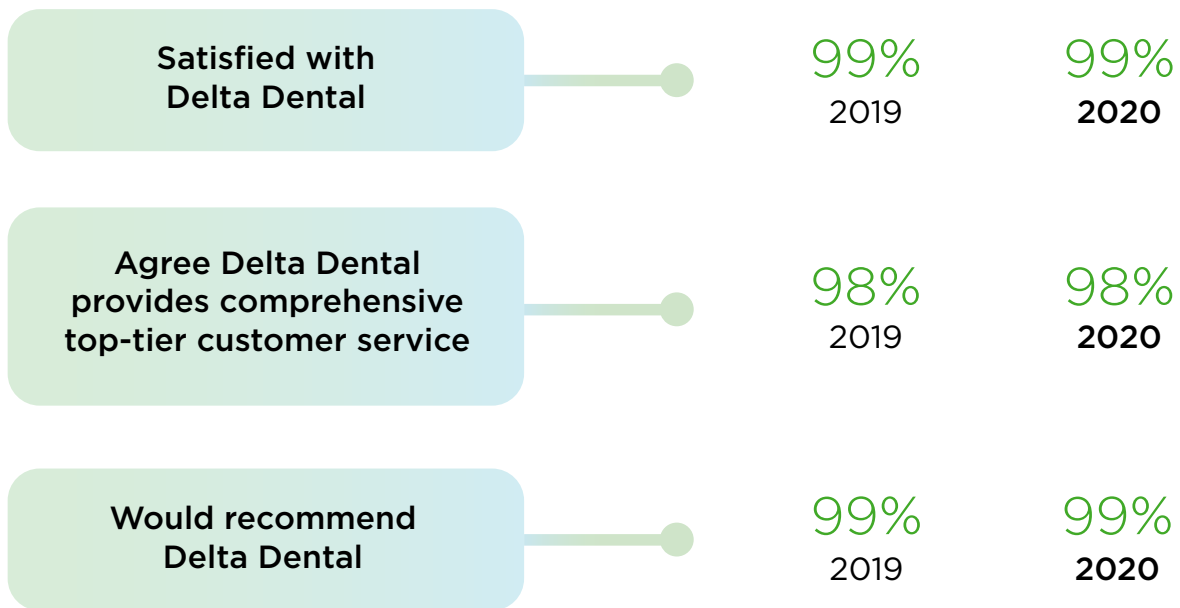


Customer satisfaction

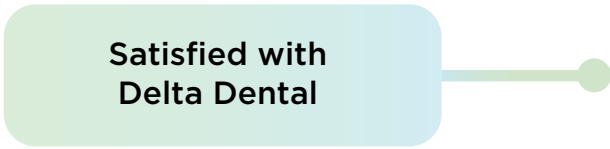
Despite dentist office closures and the challenges of maintaining operations remotely during the pandemic, we continued to provide exceptional customer service. Those efforts are reflected in our customer satisfaction ratings, which remained strong or increased from 2019.



Clients

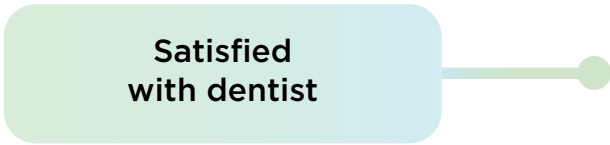


Members



94%
2019

95%
2020



96%
2019

98%
2020



97%
2019

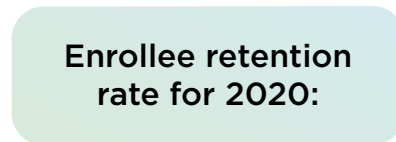
98%
2020



Enrollment retention



38,004,957
(5% increase from 2019)



98.7%

Claims and calls

34.6 million

Claims processed

Average turnaround: **1.4 days**
Claim accuracy rate: **99.82%**

Our dental offices and members can rely on us for quick, accurate claim processing.

12.7 million

Calls answered

Resolved on first call: **99%**



Our customer service representatives are here to support our members, clients and dentists. We are continually looking for ways to serve our customers better and deliver on our core value of innovation. In 2020 we were able to accomplish this goal through enhanced technology. Since implementing new automated phone system technology, we've seen an increase in the percentage of members and dental offices that choose self-service through our automated phone system. This allows our representatives to focus more closely on complex questions and requests.

In addition, for our network providers, we are rolling out new digital tools and processes that will accelerate paperless communication adoption, increase transparency by enabling real-time tracking on the status of claims, inquiries and payments, allow for fully digital payments and digitize the onboarding and credentialing processes. This not only reflects our commitment to our core value of innovation but will increase speed and efficiency and allow our dentists and their staff to spend less time on office administration and more time caring for their patients.



Impact on our communities: Philanthropy and volunteering

Our Delta Dental Community Care Foundation is one way we put our core value of service into action. We listened to our partners and stepped up quickly to provide support amid the pandemic. In response to the pandemic, we overhauled our application and grantmaking processes to get **\$5 million** in unrestricted relief to our communities in March, which was quickly followed by an additional \$6 million in April. By removing the conditions from our funding — such as requiring that it be used for direct oral health care — we enabled our nonprofit partners to use the money in whatever way was most beneficial to the populations that rely on their services. In total for 2020, we provided roughly **\$17 million in funding** — the vast majority of which was in the form of unrestricted COVID-19 relief.

2020 giving

Our Access to Care grants focus on clinics and community organizations that deliver direct services to underserved and underinsured individuals across our 15-state enterprise and the District of Columbia.

\$500,000
to scholarships
and education

**\$10
million**
to health
centers

\$500,000
to racial justice
organizations

**\$2
million**
to other
community
giving

**\$4
million**
to fight food
insecurity



Employee engagement

Employees volunteered **nearly 6,000 hours** and donated more than **\$250,000** with nearly **\$300,000** in matching funds to roughly 800 different causes that span animal welfare, conservation, fighting chronic diseases and supporting the troops. Our employees also assembled and helped distribute nearly **15,000 dental kits** to help those in need.

Spotlight: fighting food insecurity

The pandemic and associated economic crisis have caused more Americans to become food insecure — or have a disruption to their access to adequate food and nutrition. As a result, demand for services from food banks has skyrocketed while resources have become scarcer. To help fight hunger in our communities, we gave **\$4 million to food banks** and Meals on Wheels programs across our enterprise. This is equivalent to more than **15 million meals to hungry families in our communities.**

2020 was a reactive year, and we will continue to offer support as our communities look to recover from the pandemic. But our aim is to find ways to have a larger and deeper impact on issues related to our core focus of oral health. Looking ahead to 2021 and beyond, the Foundation will be launching a signature program to improve senior oral health. We have also engaged the Impact Genome Project, which will enable our partners to better understand and measure the effect they have on their communities. We plan to invest more with fewer partners but make measurable change on issues related to health outcomes.





Impact on our business:

Ethics and compliance

In 2020, we continued to assess and adjust our ethics and compliance policies and procedures to ensure we deliver on our core value of trust. As a crucial part of the health care ecosystem, our dentists, customers, members and employees count on us to safeguard their sensitive information and be good stewards by eliminating fraud, waste and abuse from our network. In addition, our **Department of Risk, Ethics and Compliance (REC)** rolled out a new enterprise Policy Management Program to further help employees understand and follow legal and ethical behaviors by establishing a centralized management system to develop, approve, review and communicate policies in a consistent manner across our organization.

Spotlight: refreshed compliance training

Each year, we require all employees to complete training that covers compliance, privacy and security, fraud, waste and abuse, unauthorized disclosures and secure email and records management. To make the training more engaging, we developed new training modules that present the information as a news broadcast. Delta Dental News showcases the vocal talents of several of our employees voicing colorful characters and delivers the required training in entertaining and informative segments. Feedback has been overwhelmingly positive and has helped employees better understand our policies.



Impact on our workplace culture: Diversity, inclusion and belonging

Delta Dental aspires to help create and sustain a company-wide culture that understands diversity, inclusion and belonging are essential to the company's mission. Through strategic priorities, partnerships, policy development, awareness, education and innovation, we will shape the future where all our people realize their fullest potential through feeling safe, empowered and included.

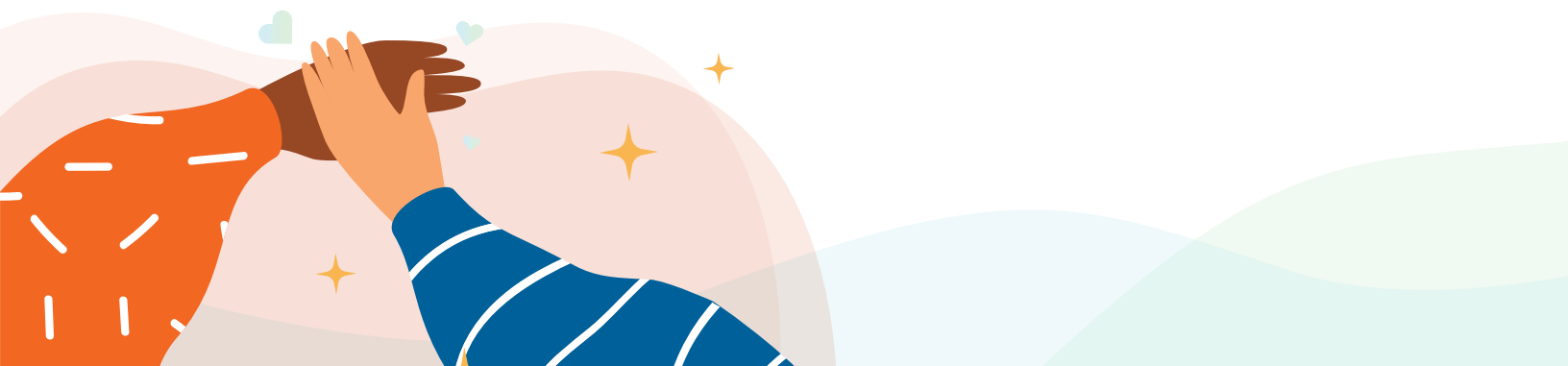
We believe that to be engaged, you must feel included, respected and valued. We are intentionally acting to champion inclusion and belonging, as we shape our culture and ensure that our employees can be their true selves at work, where trust, service, excellence and innovation are combined in our dual commitment to take exceptional care of our customers and each other. We know through experience that different ideas, perspectives and backgrounds create a stronger work environment that delivers better results.

We want to ensure our employees, no matter where they are located, feel included, engaged and committed to our vision. We regularly assess employee sentiment about working at Delta Dental via Pulse Surveys. Leaders at all levels, from our Senior Leadership Team all the way to front-line supervisors, work with the feedback results to make necessary adjustments in each part of the organization and hope to have data to show the results of actions taken in 2020 in 2021.

Looking ahead, we will continue to analyze our DIB practices. We will also launch our fourth and fifth inclusion communities for African American/Black and for Asian American Pacific Islander employees and allies.

Delta Dental is intentional in its commitment to Diversity, Inclusion and Belonging (DIB) and in 2020 we achieved several milestones:

- Hired a **Certified Diversity, Inclusion and Belonging Practitioner** to lead the charge and help build a culture of inclusion and belonging.
- Began providing **Unconscious Bias training** to employees.
- Implemented efforts to **advance Delta Dental's Talent Acquisition process**. Delta Dental has created a dedicated recruiting sourcing function that specializes in hiring for diversity.
- Expanded our employee referral bonus program to further create additional incentives for employees to help the company **achieve more diversity**.
- Created **three Inclusion Communities to engage** and build a sense of community and belonging for employees by connecting them socially and professionally to create valuable outcomes for the group, customers and the community.
 - **Women@** - Women
 - **SPECTRUM** - LGBTQIA+
 - **DLANTE** - Hispanic/Latinx
- Implemented our **Seen & Heard Speaker** series and focus groups as the voice of the employee to encourage and model dialogue on diversity, inclusion and belonging and to share ideas on how to increase our capability to speak up and challenge the status quo to drive creativity and innovation in the workplace. Approximately **70%** of employees attended these sessions in 2020.



Our workforce

As part of our efforts to build a diverse and representative workforce, we ask employees to voluntarily provide demographic data. In 2020, the majority of our employees identified as **non-white (53%)** while **38% identified as white** and **8.5% chose not to self-identify or disclose**.



0.40%

American Indian
or Alaskan Native



15.92%

Asian



22.80%

Black or African
American



9.71%

Hispanic or Latino
of any race



1.07%

Native Hawaiian or other
Pacific Islander



8.49%

I choose not to self-
identify/not disclosed



3.53%

Two or more races



38.09%

White

Grand total: 100%

Gender



Female

68% of workforce

30% of senior- or executive-level managers

62% of first or mid-level managers



Male

32% of workforce

70% of senior- or executive-level managers

38% of first or mid-level managers

Age



0.82%

Silent Generation
(born 1928–1945)



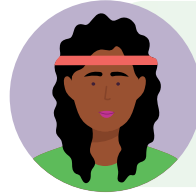
24.86%

Baby Boomers
(born 1946–1964)



44.03%

Gen X
(born 1965–1980)



29.48%

Gen Y
(born 1981–1996)



0.82%

Gen Z
(born 1997–2012)

Grand total: 100%

Supplier diversity program

Our commitment to diversity, inclusion and belonging extends to our network of vendors and suppliers. Our goal is to build strong, mutually rewarding relationships with high-quality diverse suppliers in our communities where we live, work and operate.

In 2020, we achieved more than **\$33 million in supplier diversity** spending and deepened our partnership with the National Minority Supplier Diversity Counsel (NMSDC). We are continuing to develop and market the program and hope to increase spend and build on our momentum.



Impact on our planet: **Sustainability**

We are committed to sustainability, and Delta Dental continues to evaluate our impact on the environment and find ways to reduce our carbon footprint and waste. We have several key areas where we track our efforts and have made significant strides in 2020.

The COVID-19 pandemic and related office closures and reduced occupancy had a net effect of lowering overall water use, energy consumption and emissions across our facilities. Where possible, we have tried to capture the environmental impact of employees working from home. Key reductions due to the pandemic are noted in the following sections.



Procurement

Delta Dental purchases green products such as tissue and paper products with high recycled content and that are **Forest Stewardship Council (FSC)** certified, as well as remanufactured toners, reusable microfiber cloths, and dry erase markers that have less chemicals. Delta Dental's largest office product spend is on paper, which is FSC and consists of 100% post-consumer recycled content. The pandemic reduced overall procurement, but due to the need for more single-use items and new standards for sanitization, it also reduced our total green office spend **from 51% in 2019 to 38% in 2020**. We are continuing to enhance our sustainable procurement practices and ensure our products promote health and environmental responsibility.

Paperless adoption

Delta Dental reduced 57% of mailings to members and 28% of mailings to dental offices in 2020. From paper suppression resulting from online enrollment (not accounting for direct water or energy efficiency improvements), in 2020, Delta Dental saved:

- **1,210 U.S. short tons of wood**, equivalent to approximately **7,260 trees**
- **5,450,000 pounds of CO₂** equivalent to approximately **495 cars** off the road for one year
- **6,490,000 gallons of water**, equivalent to approximately **4,680 clothes washers** operated per year
- **357,000 pounds of solid waste**, equivalent to approximately **81,500 people generating solid waste per day**

Source: Paper Calculator 4.0



1

Renewable energy

Delta Dental has continued its commitment to offset its annual energy usage through Renewable Energy Certificates (RECs) and carbon offsets.

2

Building certifications

Delta Dental targets occupying spaces in LEED-Certified buildings and/or with Energy Star ratings. Currently, 75% of our office space is Energy Star Certified and 50% of our office space is within LEED Certified buildings.

3

Sustainable design and construction best practices

Delta Dental's facility design and renovation projects include recycling or repurposing furniture and goods, as well as incorporating low-flow plumbing fixtures to reduce interior water use, and specifying furniture with sustainable attributes and using paints and adhesives that are low/no VOC (volatile organic compounds) to support healthy indoor air for employees.



Spotlight: design and construction best practices in action

Our Alpharetta, Georgia office's latest renovation incorporates several sustainability best practices. We implemented a Construction Waste Management Plan to reduce construction and demolition waste disposed of in landfills and incineration facilities by recovering, reusing, and recycling materials, diverting 85% of construction waste. Additionally, we used industry best practices to ensure healthy indoor air quality on the job site during construction, which influences air quality for Delta Dental employees during operations. Practices include covering and protecting HVAC equipment from dust and debris, selecting low or no toxin products, providing optimal housekeeping to maintain a clean job site and coordinating scheduling to reduce any negative impacts to indoor air quality. Finally, we used healthy and sustainable materials, including no added formaldehyde (NAF) wood and low/zero Volatile Organic Compounds (VOC) paints.

Additionally, our Cerritos, California office donated its unused furniture, valued at **more than \$24,000**, to a local Habitat for Humanity, including tables, chairs, file cabinets and storage and various accessories.



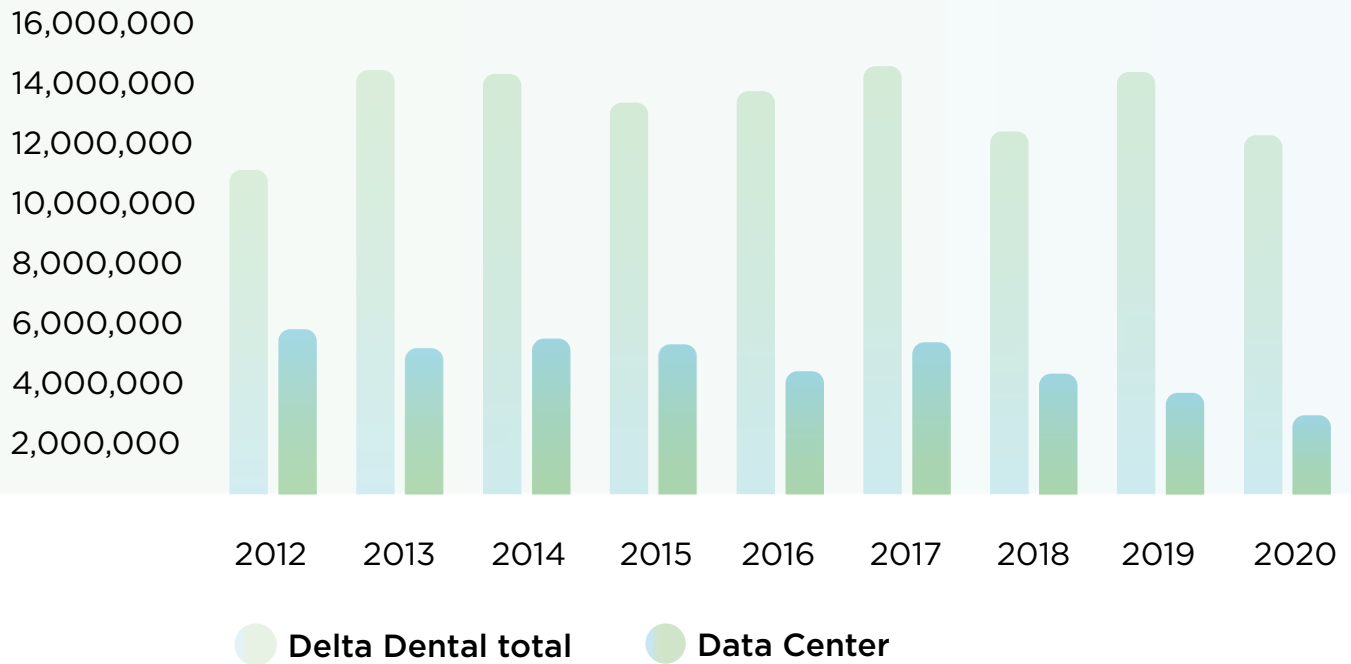
Impact area statistics

Energy usage

Delta Dental reduced its Data Center demand by over 15% through a few key activities, including migrating all systems in September 2020 out of our Rancho Cordova, California data center to a colocation site in Sacramento. In addition, we migrated all disaster recovery related systems out of the One Delta data center in Mechanicsburg, Pennsylvania to a colocation site in Sterling, Virginia in December 2020.

Delta Dental also shifted to outsource print and mailing functions, which reduced overall operations demands.

Energy electricity demand (kilowatt hours) 2012-2020



Energy changes (Electricity)

2014-2020

-9.8%

Delta Dental total

-33.7%

Data Center

Climate change (emissions)

Delta Dental reduced its emissions from **2019 by almost 6%**, predominantly due to significantly reduced commuting and business travel due to the pandemic. While the overall energy demand (in KWh) **decreased by 13%**, this number does not account for energy usage for employees working from home. To account for impact associated with Delta Dental's employees working from home, we incorporated work-from-home emissions into total calculations, which equates to 6%.

Note: Energy consumption for employees working from home was calculated by estimating the number of remote workers in each Delta Dental main facility location and a corresponding regional energy intensity and emission factor.

2019 Carbon footprint

Work from home	40.56%
Georgia electricity metric tons of CO ₂ e	16.33%
California electricity metric tons of CO ₂ e	16.04%
Employee commute by car	12.68%
Pennsylvania electricity metric tons of CO ₂ e	8.96%
Natural gas	2.97%
Business travel	1.42%
Employee commute by public transit	0.62%
Satellite electricity metric tons of CO ₂ e	0.34%
Diesel fuel	0.08%
Total metric tons of CO₂e	15,784.48



Waste diversion

An estimated **57%** of Delta Dental's office waste is diverted from the landfill.

Breakdown is as follows:



9.56%
composted



18.49%
recycled paper



28.89%
mixed recyclables



43.05%
landfilled

Water

Low-flow water fixtures are priority in Delta Dental facilities and are integrated in new designs and renovations. Additionally, these fixtures are used in drought-prone locations to reduce interior water usage.

Delta Dental's overall **water usage reduced by more than 19% across its facilities in 2020**. This is likely due to the significant office closures due to the pandemic and does not account for water usage of employees working from home.

Recognition

Delta Dental continues its partnerships to organizations that support our sustainability efforts and is recognized as an EPA Green Power Partner and EPA WasteWise Partner.



Priorities for 2021

As we look to the future and deepening our commitment to sustainability, we plan to focus on several key initiatives:

- Identifying return-to-office strategies that support sustainability, health and wellness, and our culture, while also meeting the diverse needs of our employees
- Educating employees on work-from-home sustainability actions they can take to reduce their impact, and providing resources focused on sustainability and wellness measures to be implemented at home
- Integrating even greater sustainable design and construction practices into our renovation projects, including construction waste management practices, to ensure reduced waste is sent to the landfill, and construction management indoor air quality best practices to sustain the comfort and well-being of the construction team, building occupants and future employees





We will continue to focus on:

- Prioritizing health and wellness for our employees, and providing healthy and safe spaces for our employees to work and thrive
- Optimizing sustainable procurement practices to increase our green spend on products that are healthy for people and the planet
- Reducing energy usage across our facilities and data center
- Increasing paperless adoption and online tools among both members and dental offices
- Improving our waste management practices at our facilities and increasing our diverted waste from landfill
- Integrating our environmental sustainability efforts with our social equity and community-focused initiatives and programs





About us

Our enterprise comprises one of the nation's largest dental benefits carriers, with 38 million enrollees in the U.S., the U.S. Virgin Islands and Puerto Rico.

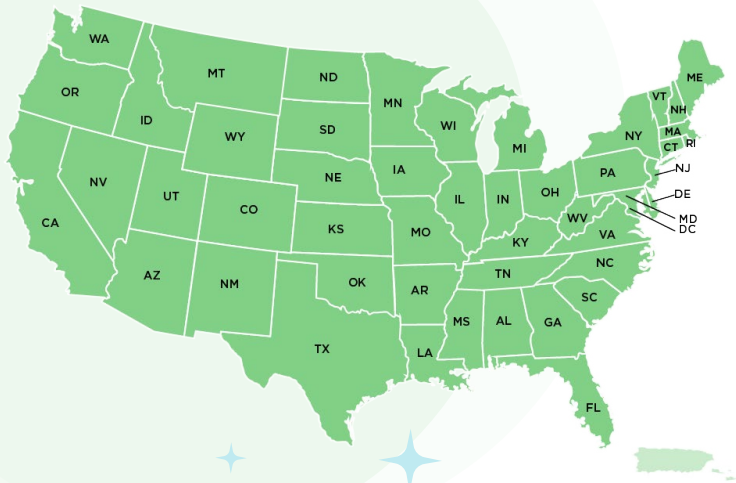
Companies within our enterprise

Delta Dental companies

The following companies in our enterprise are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to 83 million people around the country.

- Delta Dental Insurance Company (AL, DC, FL, GA, LA, MS, MT, NV, TX and UT)
- Delta Dental of California (CA)
- Delta Dental of Delaware, Inc. (DE)
- Delta Dental of the District of Columbia (DC)
- Delta Dental of New York, Inc. (NY)
- Delta Dental of Pennsylvania (PA and MD)
- Delta Dental of West Virginia, Inc. (WV)
- Delta Dental of Puerto Rico (PR and VI)
- Delta Reinsurance Corporation (Barbados)
- Alpha Dental of Alabama, Inc. (AL)
- Alpha Dental of Arizona, Inc. (AZ)
- Alpha Dental of Nevada, Inc. (NV)
- Alpha Dental of New Mexico, Inc. (NM)
- Alpha Dental of Utah, Inc. (UT)
- Alpha Dental Programs, Inc. (HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX)





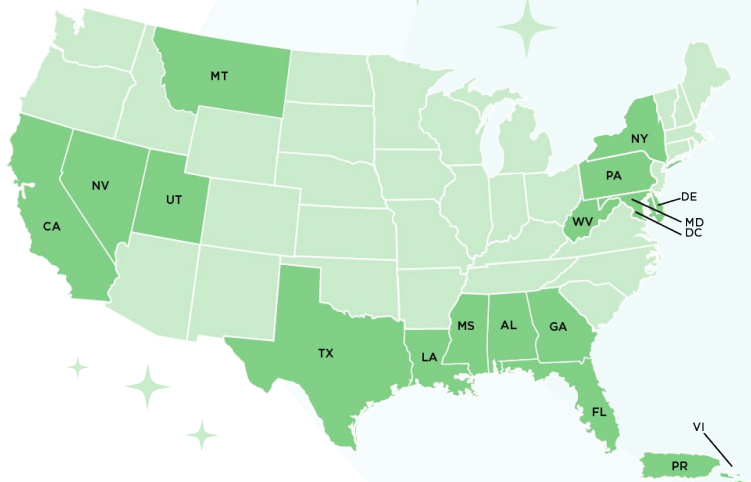
DeltaCare USA operations

Delta Dental Plans Association has granted our enterprise the exclusive right to underwrite multi-state DHMO business across the nation under the **DeltaCare USA** brand.

Delta Dental PPO and Delta Dental Premier operations

In the following states and territories, **Delta Dental Plans Association** has granted our enterprise the exclusive right to underwrite fee-for-service and preferred provider organization plans (also known as dental provider organization plans) under the Delta Dental brand:

Alabama, California, Delaware, District of Columbia, Florida, Georgia, Louisiana, Maryland, Mississippi, Montana, Nevada, New York, Pennsylvania, Puerto Rico, Texas, U.S. Virgin Islands, Utah, West Virginia.





Dentegra companies

The enterprise companies below are not affiliated with Delta Dental Plans Association. However, the two U.S. insurance companies are authorized by Delta Dental Plans Association to market and underwrite certain multi-state and national Delta Dental-branded programs.

Dentegra Group, Inc.

- Dentegra Insurance Company
- Dentegra Insurance Company of New England
- Dentegra Seguros Dentales, S.A. (Mexico)
- Servicios Dentales Dentegra, S.A. de C.V. (Mexico)