

June 2009

“Many Americans say they forgo routine dental care”

USA Today, March 11, 2009

Dear Doctor:

According to a recent Gallup-Healthways poll cited in this *USA Today* article, cost is the major reason that one-third of U.S. residents did not go to the dentist in 2008. Today, more than 130 million Americans lack dental benefit coverage, a number that may continue to rise as the economy crisis forces more layoffs and corporate downsizing affects employee benefit packages.

Removing financial barriers to dental care is critical for bringing patients into the dental office. Delta Dental is focusing on solutions, and on July 1, 2009, Delta Dental is launching a new product for uninsured people in Michigan, Ohio, and Indiana.

Delta Dental Patient Direct makes needed dental care more affordable, and members must go to a Delta Dental PPO participating dentist. Delta Dental Patient Direct is a discount card program based on the Delta Dental PPO fee schedule. It is not an insurance or reimbursement plan, but for a low annual membership fee, individuals and families can pay the same rates listed on your Delta Dental PPO fee schedule. Only Delta Dental Patient Direct members are entitled to this discount—no other non-insurance discount program qualifies.

Delta Dental PPO participating dentists have several advantages with Delta Dental Patient Direct:

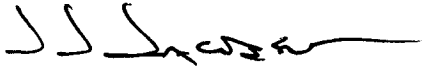
- No insurance forms or third-party administration costs
- No maximums or deductibles
- No time/frequency limitations or exclusions
- No waiting periods or exclusions
- Increased patient flow and compliance
- Payment from the patient at the time services are rendered

Delta Dental Patient Direct members will access providers listed in our Delta Dental PPO dentist directories, and your office will be included in our printed, online, and telephone referral services. When a Delta Dental Patient Direct member comes to your office, ask for their membership card, and call (800) 971-4108 or go online to the Dental Office Toolkit (www.toolkitsonline.com) to verify eligibility. After treatment, collect the member's payment according to the corresponding fees on your Delta Dental PPO fee schedule.

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Membership enrollment in Delta Dental Patient Direct begins on July 1, 2009. If you or your patients have questions or would like more information about Delta Dental Patient Direct, please go to our Web sites or call our customer service department at (800) 971-4108.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jed Jacobson', with a long horizontal flourish extending to the right.

Jed J. Jacobson, D.D.S., M.S., M.P.H.
Chief Science Officer and
Senior Vice President, Professional Services

JJJ/rb