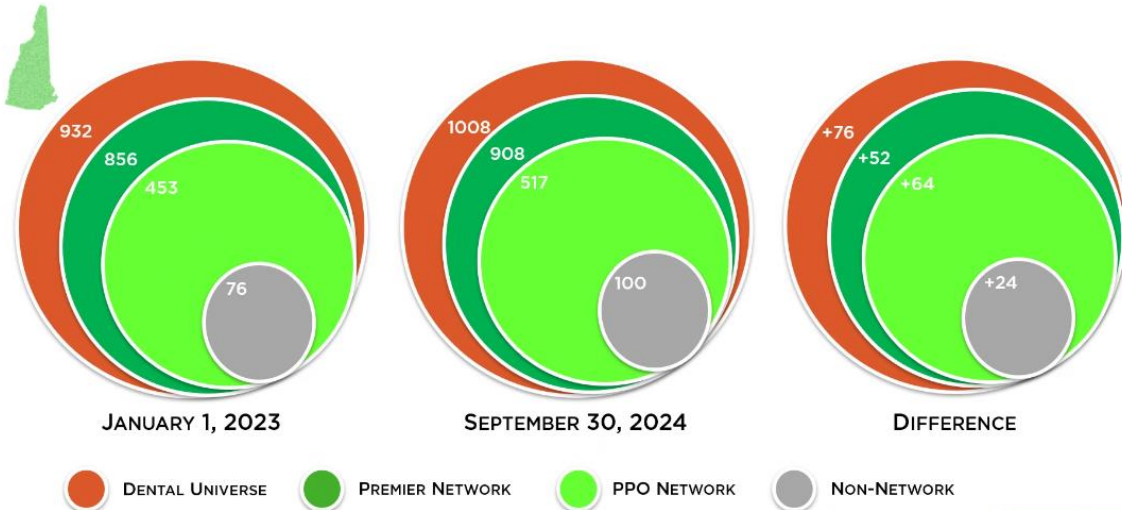
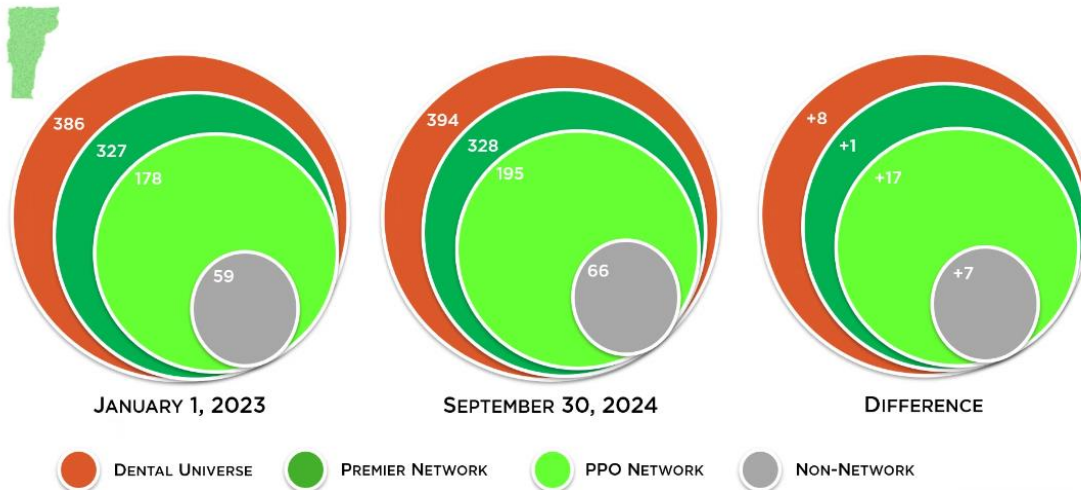


2023 & 2024 Dental Statistics

NEW HAMPSHIRE NETWORK STATISTICS 1/1/23 - 9/30/24



VERMONT NETWORK STATISTICS 1/1/23 - 9/30/24



TRI-STATE DENTISTS & PATIENTS PER DENTIST



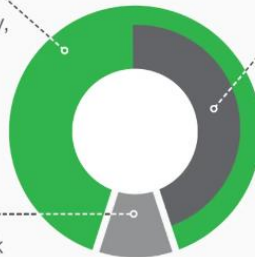
<u>STATE</u>	<u>POPULATION</u>	<u>DENTISTS</u>	<u>PATIENTS PER DENTIST</u>
MAINE	1,395,722	815	1,731
NEW HAMPSHIRE	1,402,054	1,008	1,391
VERMONT	647,064	394	1,642
TRI-STATE	3,444,840	2,217	1,554

SUMMARY: MAINE HAS THE MOST PATIENTS PER DENTIST (82% PAR), FOLLOWED BY VERMONT (83% PAR) AND THEN NEW HAMPSHIRE (90% PAR). THE FEWER THE PATIENTS PER DENTIST, THE HIGHER THE NETWORK PARTICIPATION (SUPPLY AND DEMAND).

PPO PLUS PREMIER: DELTA DENTAL'S DUAL NETWORK OFFERING 152,284 DENTISTS IN 462,816 LOCATIONS NATIONWIDE*

DELTA DENTAL PREMIER® DENTISTS

Includes 86 percent of all dentists locally, with lower out-of-pocket costs.



DELTA DENTAL PPO™ DENTISTS

Includes 56 percent of all dentists locally, with the lowest out-of-pocket costs.

OUT-OF-NETWORK DENTISTS

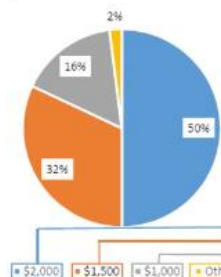
Allows you to see an out-of-network dentist at higher out-of-pocket costs.

*All network data in this presentation as reported by Zelis Network 360. Delta Dental PPO Plus Premier is the largest dental network in the United States.

2023 Group Dental Plan Annual Maximums

NOTE:

The average group annual maximum in 2023 was \$1,669.



We know a lot of our commercial, for-profit competitors are in the marketplace touting dental plan maximums as high as \$5,000.

As a not-for-profit 501 (C) (4) company, Northeast Delta Dental covers over one million members under more than 7,500 groups. Here is a breakdown of the annual maximums:

50% have an annual maximum of \$2,000
32% have an annual maximum of \$1,500
16% have an annual maximum of \$1,000
2% have some other maximum

The average group dental plan annual maximum in 2023 was \$1,669.

In terms of the annual maximum used by members in 2023, 87% of all covered members used 50% or less of their annual maximum.

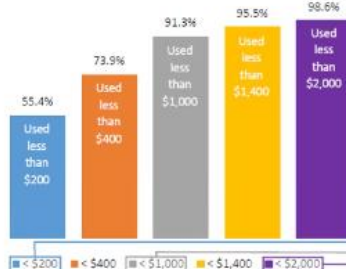
In terms of dollars used by members:

55.4% used less than \$200
91.3% used less than \$1,000
98.6% (nearly 100%) used less than \$2,000

Why pay for something most members won't use? The fact is that a \$5,000 annual maximum might look good on paper, but in the end is little more than marketing spin.

2023 Annual Maximum Used by Members

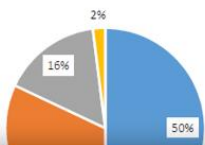
Percent of Members



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