

## ABOUT US

With 40 years of proven success, DeCare Dental is one of the fastest growing multi-national dental benefit management companies. Overseeing more than \$1 billion in managed revenues, DeCare Dental serves 4.3 million individuals in 22,000 employer groups including Fortune 500 corporations, small businesses, nonprofits and government entities worldwide. DeCare Dental is a wholly owned subsidiary of WellPoint, Inc. (NYSE: WLP), the nation's largest health benefits provider.

### FINANCIAL HIGHLIGHTS

Total managed revenue	<b>\$1.2 billion</b>
Operating expense ratio	<b>6.8%</b>

### CUSTOMER SERVICE

Number of claims processed	<b>7 million</b>
Financial accuracy rate	<b>99.83%</b>
Average claim turnaround	<b>2.06 days</b>
Average time to answer phone	<b>16 seconds</b>

### GLOBAL BUSINESS OPERATIONS

DeCare Dental's global infrastructure supports the day-to-day operations of 10 dental brands including:

- Wellmark BlueCross BlueShield of Iowa
- BlueCross BlueShield of Minnesota
- Minnesota-based Medica
- Securian Dental plans (nationwide)
- WellPoint (whose Empire BlueCross BlueShield of New York business we have managed since 2000)
- Several leading dental benefit carriers in the Southeast and Midwest, including Minnesota's largest dental benefits provider
- Vhi DeCare Dental (Europe)

### CAPABILITIES

#### Comprehensive and Customized Services

DeCare Dental offers the spectrum of dental benefit management solutions from initial product development through comprehensive client service, claims payment and access to innovative cost-saving solutions. We perform these functions under our own brand and also under our partners' brand names – based on the specific partner's preference.

#### Traditional, PPO and Cutting-Edge Products

DeCare Dental and its partners provide employer groups and individuals off-the-shelf and tailor-made dental benefit products to meet virtually any customer's objectives. Group sizes range from two employees to more than 150,000, and products range from traditional "any-dentist" and PPO plans to the dental products of the future – featuring customized networks that match a customer's employee locations with the dentists whose practice patterns demonstrate the greatest economic value.

#### Local, National and International Dentist Networks

DeCare Dental Networks, a subsidiary of DeCare Dental, develops and manages more than 20 dentist networks in the United States and internationally. These include networks available to multiple brands, along with custom networks that we recruit and manage on behalf of specific business partners and large employer groups.

#### Consistently Excellent Customer Service

We deliver excellent customer service – consistently and measurably. In 2008, we processed 7 million dental claims and our experienced customer service team answered 1.7 million phone calls.

#### Dental Systems and Web solutions

DeCare Dental's position at the forefront of dental systems technology enables us to integrate with virtually any partner's existing systems – or run their dental business on our system. Our home office information technology team and DeCare Systems Ireland (DSI), our Irish affiliate, provide a number of services to business partners including custom enterprise software solutions, e-business applications and application performance tuning.

### CORPORATE GROWTH AT A GLANCE

	1987	2008
Total managed revenue	\$57 million	<b>\$1.2 billion</b>
Operating expense ratio	16%	<b>6.8%</b>
People served	600,000	<b>4.3 million</b>

For more information about DeCare Dental, visit [www.decare.com](http://www.decare.com) or contact Peter Stathopoulos at 651-994-5410 or [pstathopoulos@decare.com](mailto:pstathopoulos@decare.com).