INFORMED **PATIENT OPTIONS**℠

from DeCare Dental

CONNECTING **THE DOTS**

Introducing an enlightened, consumer-based approach to dental benefits that connects **consumer choice, quality treatment decisions*** **and sizeable savings** – all without compromise.

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CONNECTING THE

Yearly double-digit increases in health care costs have employers and their employees looking for a better way to control benefit expenses without compromising freedom of choice. DeCare Dental has responded with a solution that connects the dots – consumer choice, quality treatment decisions AND sizeable savings.

INFORMED PATIENT OPTIONS from DeCare Dental is a tiered dental benefits platform that uses cutting-edge analytics to rank the vast majority of U.S. dentists. It empowers individuals with the information they need to make educated decisions when choosing their dentist.

THIS NEW MODEL OFFERS **YOU AND YOUR EMPLOYEES:**

- **COST SAVINGS** stronger than any PPO model
- **FREEDOM** to see any dentist
- Information to help patients identify dentists who make **QUALITY** treatment decisions

Developed by DeCare Dental, the pioneer in dental analytics, Informed Patient Options is based on years of research and solid data that's been reviewed and backed by prominent independent consultants. **AND IT'S SAVING COMPANIES MILLIONS OF DOLLARS**, proving to be revolutionary not only for dental benefit savings, but also for overall benefit savings.

DOTS...

THE CENTRAL **IDEA** – Informed Patient Options gives your employees the information they need to make smart decisions when choosing their dentist.

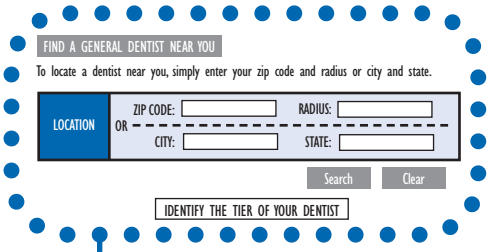
- Armed with knowledge, they are naturally inclined to choose a dentist who makes quality treatment decisions.
- These dentists' approach to care adds up to large and sustainable benefit savings for your employees and your organization. (We typically guarantee the savings.)

HOW IT **WORKS** – DeCare Dental applies sophisticated analytics to categorize in tiers the vast majority of U.S. dentists based on their decision-making quality and the corresponding impact on economic value. Employees can pick *any* dentist in *any* tier, with a financial incentive to select a higher-ranking dentist.

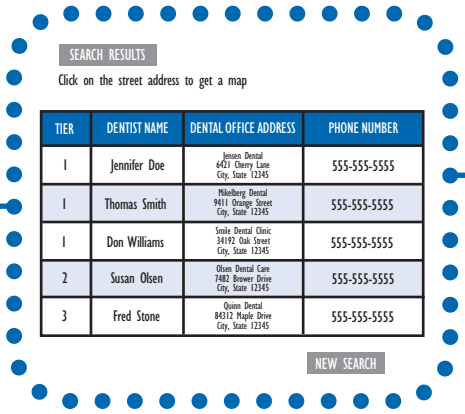
- We provide these tiered dentist rankings to your employees through an easy-to-use Web-based system.
- To find a dentist and view their ranking, employees visit the site and use the dentist search tool.

WHEN EMPLOYEES CHOOSE A HIGHER-RANKING DENTIST, **EVERYONE WINS**

- Patients receive care from dentists whose historical practice patterns demonstrate quality treatment decisions for oral health.
- Patients receive higher levels of coverage under their plan's benefit design when they receive care from higher-ranking dentists.
- The plan not only offers lower costs than PPO models immediately, it also keeps benefit costs more stable over time due to higher-ranking dentists' patient-centered approach to care.



Researching local dentists takes less than a minute



TIER	DENTIST NAME	DENTAL OFFICE ADDRESS	PHONE NUMBER
1	Jennifer Doe	Jensen Dental 6421 Cherry Lane City, State 12345	555-555-5555
1	Thomas Smith	Mäelberg Dental 9411 Orange Street City, State 12345	555-555-5555
1	Don Williams	Smile Dental Clinic 34192 Oak Street City, State 12345	555-555-5555
2	Susan Olsen	Olsen Dental Care 7482 Brower Drive City, State 12345	555-555-5555
3	Fred Stone	Quinn Dental 84312 Maple Drive City, State 12345	555-555-5555

Dentists appear in rank order, with higher-ranking dentists listed first

CLOSING THE **LOOP –**

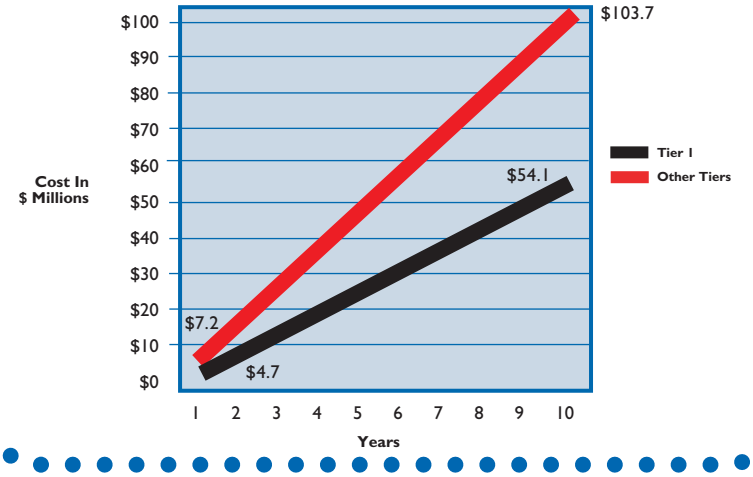
The right care, for the right person, at the right time

A dentist's approach to providing care, rather than his or her fees for a particular treatment, is by far the largest factor in dental costs. Given a choice of treatment options, dentists who show a patient-centered approach to care will choose the least invasive technique to maintain and protect the individual's oral health.

FOR EXAMPLE: Research favors dentists who perform X-rays based on the patient's unique oral health condition, history and risks – rather than scheduling X-rays whenever the dental plan will pay for them (or on a routine X-ray schedule that applies to all patients).

The dentist's decision-making is tied to the individual's oral health in a way that makes clinical sense – and results in consumer and employer savings.

What would your company do with an extra $50 million?



Over a 10-year period, a company with 10,000 covered members using Tier 1 dentists could experience dental benefit costs nearly $50 million less than a company using dentists in other tiers.
(This hypothetical scenario assumes exclusive use of Tier 1 or other-tier dentists.)

AN ENLIGHTENED **APPROACH** FROM **A PROVEN LEADER**

Informed Patient Options is a product of DeCare Dental, an oral healthcare leader with 35 years of experience, $1 billion in managed revenues and the unmatched expertise that comes from managing dental benefits for 4 million individuals in 15,000 groups nationwide and internationally.

In addition to serving a number of Fortune 500 companies, DeCare Dental manages dental benefit product lines for leading brands including Securian Dental, Empire Dental (Blue Cross Blue Shield of New York), Minnesota's largest dental benefits administrator, Vhi DeCare Dental (Ireland) and more.

LET US **EMPOWER YOU**

We're ready to develop an Informed Patient Options proposal customized for your organization's employee population and benefits objectives. We can help connect all the pieces of your dental benefit plan – without sacrifice or compromise.

* The term "Quality Treatment Decisions" as used to describe DeCare Dental's analytical tier ranking of dentists does NOT mean that: (1) higher ranking dentists are "good" and the others are "bad" in the normal sense of those words; (2) higher ranking dentists deliver quality dental care and that others do not; or (3) higher ranking dentists are those that have the lowest fees or offer the largest discounts.

What the term does mean is that not all dentists make the same treatment decisions and the treatment decisions dentists make do have attributes and characteristics by which individual dentists differentiate or distinguish themselves from their peers. Different treatment decisions and utilization have the most significant impact on the economic value component of the dental benefit equation over time.

As a result, higher ranking dentists under DeCare's analytical tier rankings generally will be those whose treatment decisions and utilization patterns deliver the most economic value to the dental benefit equation over time. The treatment decisions and utilization patterns of the higher ranking dentists also tend to be consistent with the published scientific clinical literature.

DeCare Dental℠

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