

ABOUT US

DeCare Dental, LLC is a leading dental benefits management company that houses our key market drivers, including our management, insurance, analytic and technology companies. It oversees more than \$1 billion in managed revenues and serves 4 million members in 22,000+ employer groups including Fortune 500 corporations, small businesses, non-profits and government entities. Through its affiliates and partners, it is active in all major markets across the United States and has expanded its operations into Europe. DeCare Dental is a wholly-owned subsidiary of DeCare International.

CLIENT BASE

Employer groups **22,000+**
 Members **4 million**

FINANCIALS*

Total managed revenue **\$1.06 billion**
 Revenues over expenses **\$29.7 million**
 Equity **\$194 million**

CUSTOMER SERVICE**

Number of claims processed **6.5 million**
 Financial accuracy rate **99.69%**
 Avg. time to process claim **98.26% within 10 business days**

GLOBAL BUSINESS OPERATIONS

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

- Empire BlueCross BlueShield of New York
- Wellmark BlueCross BlueShield of Iowa
- BlueCross BlueShield of Minnesota
- Minnesota-based Medica
- Securian Dental plans (nationwide)
- Several leading dental benefit carriers in the Southeast and Upper Midwest, including Minnesota's largest dental benefits provider.
- Vhi DeCare Dental (Europe)

CAPABILITIES

Flexible, Cost-Effective Dental Benefit Plans

DeCare Dental, its subsidiaries and affiliates develop and underwrite a wide range of dental benefit products for small, medium and large group customers on either an insured (risk) or self-insured (administrative services only) basis.

Broad Access to Credentialed Dentists

DeCare Dental Networks, a subsidiary of DeCare Dental, develops and manages 22 dentist networks for business partners locally, nationally and around the world, including the DeCare Dental International Emergency Dental Program, which is available to clients in 137 countries.

World-Class Customer Service

Each day, DeCare Dental customer service staff field more than 6,000 calls and works seamlessly with its Irish operations to process approximately 25,000 claims.

Applying Analytics to Derive Cost Savings

DeCare Dental Analytics develops the next generation of dental benefit solutions. From tiered dentist networks to predictive modeling, the team has successfully brought to market a number of proprietary dental benefit solutions that yield exceptional economic value to partners and customers.

Research on Oral Health's Effect on General Health

DeCare Dental is at the forefront of integrating the latest medical-dental research into its product platform. DeCare Dental affiliates are partnering with various national experts and health care institutions to better understand the connection between oral health disease and major systemic conditions.

Advanced Technology and Web Solutions

DeCare Dental's capabilities include its ability to integrate its dental expertise with the most advanced systems technology platforms in the marketplace. It offers a number of services to its business partners, including custom enterprise software solutions and more.

For more information about DeCare Dental, visit

www.decare.com or contact Peter Stathopoulos at 651-994-5410 or pstathopoulos@decare.com.

CORPORATE GROWTH AT A GLANCE*

	1987	2007
Total managed revenue	\$57 million	\$1.06 billion
Equity	\$5.6 million	\$194 million
Operating expense ratio	16%	6.9%
Members	600,000	4 million

*Consolidated financials for DeCare International, parent company of DeCare Dental, LLC.

** Might vary for plans with specific performance guarantees.