



Client Knowledge is a cutting-edge tool to help you administer your dental benefit plan – a Web-based, self-service reporting program that allows you to access your own Delta Dental reports at your convenience. Client Knowledge is unique in the benefits industry and available only to Delta Dental customers and benefit professionals.

- **At your convenience** – reports are available on demand, 24 hours a day, seven days a week
- **No phones, faxes or e-mails** – you don't need to put in a request and wait for an answer – the data is at your fingertips immediately
- **Fast response** – charts and reports will load quickly, so you can get on with other business
- **Easy to review** – information is displayed in colorful, easy-to-understand graph format
- **Cut and paste** – if you need to perform your own analysis, you can get the data in a format that you can copy and paste into Excel or other spreadsheet programs
- **No foreign languages** – we use layperson's terms rather than dental or insurance terminology, so you can interpret the information easily
- **Many choices** – you can choose a range of dates, subsets of an entire group, the level of detail you wish to see and much more, making Client Knowledge flexible enough to meet your needs
- **We're still here** – if you need it, help is available for using the Client Knowledge program and for interpreting the results

The remainder of this document describes the reports available through Client Knowledge. The text describing the reports is also available through Help in Client Knowledge. Sample report output is of the PDF version of each report. HTML format is similar but not identical.

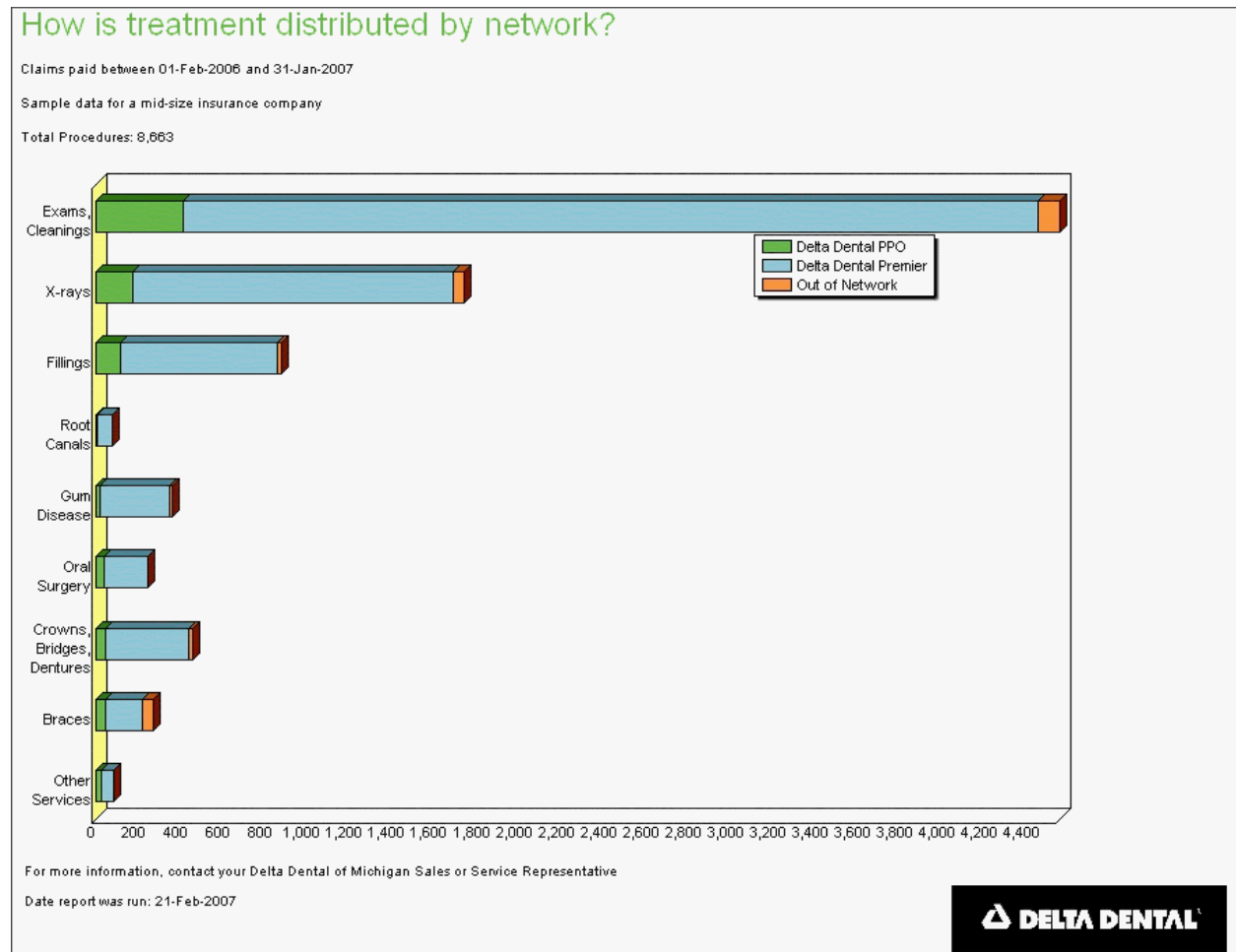
Utilization of services and networks

These reports show which treatments and provider networks your members are using. Each report “slices and dices” the information a little differently. For the best overall view, see the first report, *How are treatments distributed by network?* Use the other reports to see additional details.

Where possible, both paid claims dollars and number of treatments are included in a single report for easier comparison. You may find that the number of treatments gives you a more accurate picture of how treatment patterns change over time, since paid claims dollars are subject to differences in fees, benefit levels, and so on. Layperson’s terms have been used for treatments rather than dental terms.

How is treatment distributed by network?

In this bar chart, each bar represents a treatment category, and is split into segments to indicate the proportion of treatments performed by providers in each network. Delta Dental has two networks: Delta Dental PPO and Delta Dental Premier. Providers who participate in neither are **out of network**.



How is treatment distributed by network?

Claims paid between 01-Feb-2006 and 31-Jan-2007

Sample data for a mid-size insurance company

Category	Delta Dental PPO Treatments	% of Category	Delta Dental Premier Treatments	% of Category	Out of Network Treatments	% of Category
Exams and Cleanings	410	9.07%	4,008	88.67%	102	2.26%
X-rays	173	9.95%	1,512	86.95%	54	3.11%
Sealants	2	6.06%	30	90.91%	1	3.03%
Fillings	113	12.90%	743	84.82%	20	2.28%
Crowns	40	11.14%	303	84.40%	16	4.46%
Root Canals	6	7.59%	72	91.14%	1	1.27%
Gum Disease	11	7.69%	130	90.91%	2	1.40%
Gum Disease Cleaning	11	5.02%	197	89.95%	11	5.02%
Extractions	36	15.52%	195	84.05%	1	0.43%
Oral Surgery Other Than Extractions	0	0.00%	11	100.00%	0	0.00%
Dentures	0	0.00%	10	90.91%	1	9.09%
Bridges	0	0.00%	70	100.00%	0	0.00%
Denture Repair	6	35.29%	9	52.94%	2	11.76%
Braces	42	15.61%	180	56.91%	47	17.47%
Other Services	24	28.24%	57	67.06%	4	4.71%
Total	874	10.09%	7,527	86.89%	262	3.02%

For more information, contact your Delta Dental of Michigan Sales or Service Representative

Date report was run: 22-Feb-2007



Use this report to see which are the more common treatments, and to see if there are differences in provider network distribution from one treatment category to the next. If you are considering changing your product or benefits, this provides a better view of treatment patterns than amount paid, since you see the actual number of treatments rather than the cost.

If you opt to send multiple reports to a single file, you also receive a text version of the report.

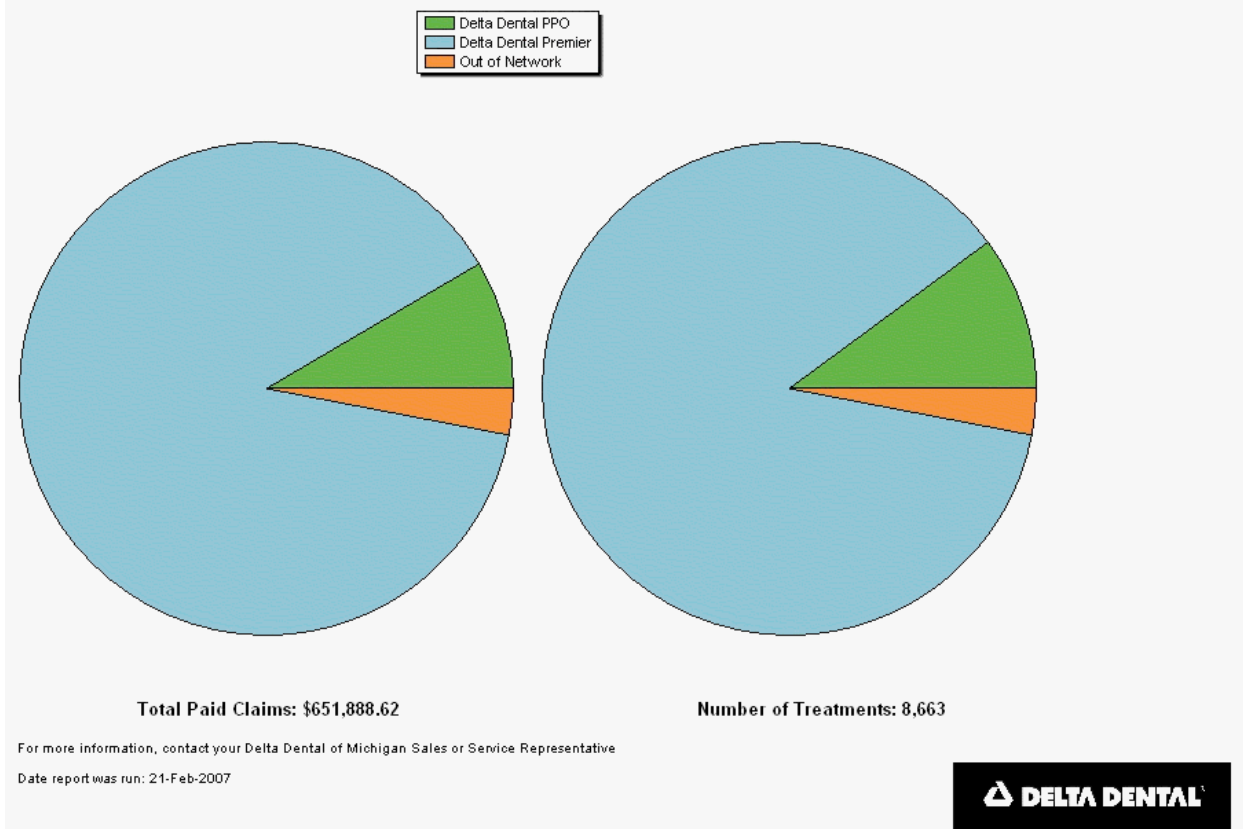
What networks are members using?

This report contains two pie charts. The pie chart on the left shows the total amount paid by the plan for claims. The pie chart on the right shows the number of treatments. Both pie charts are sliced based on provider network.

What networks are members using?

Claims paid between 01-Feb-2006 and 31-Jan-2007

Sample data for a mid-size insurance company

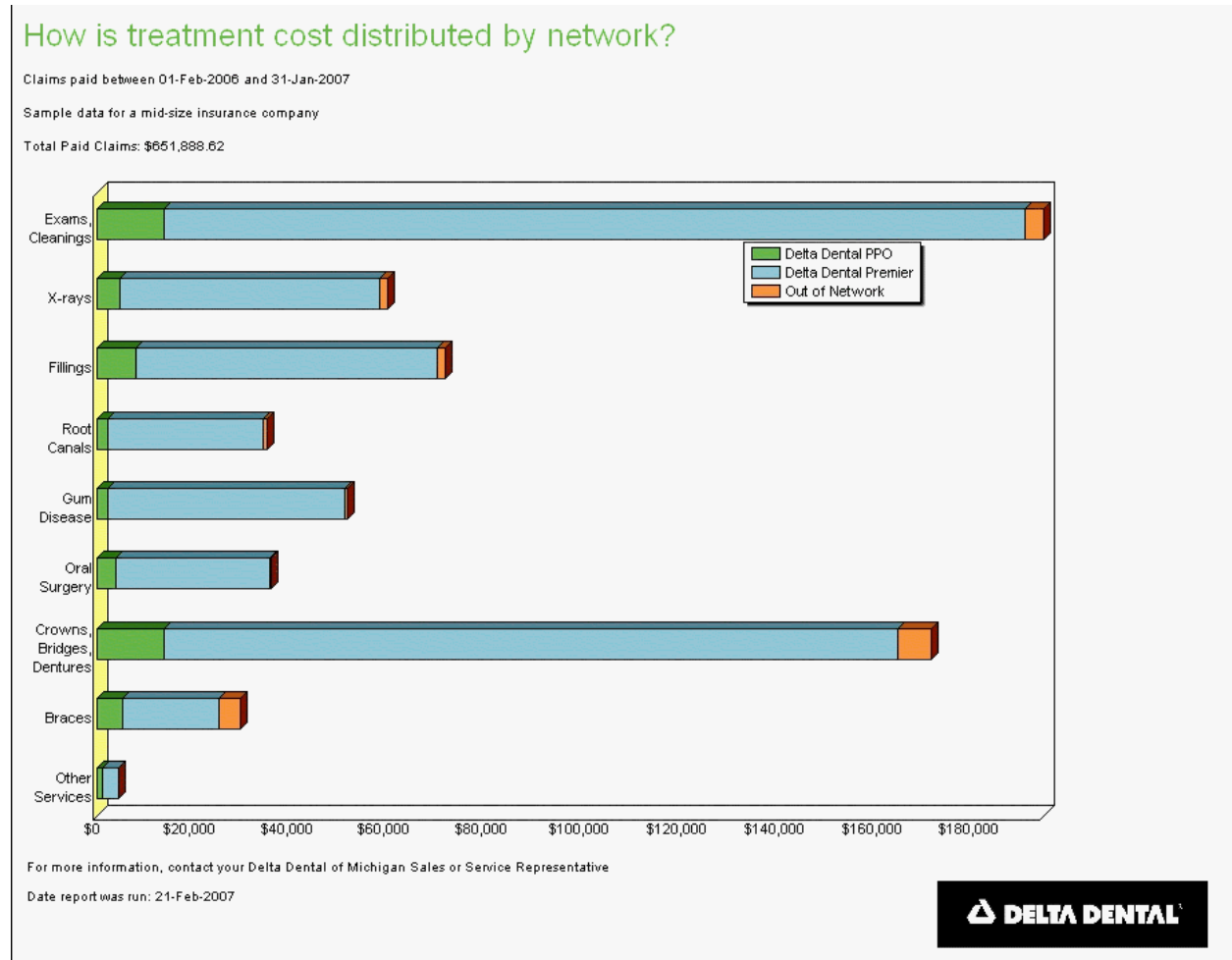


Use this report to see how dollars and treatments are distributed by network. It gives you a simple picture of how business is being distributed to the networks covered by your benefits plan.

This information is also available as data only.

How is treatment cost distributed by network?

In this bar chart, each bar represents a treatment category, and is split into segments to indicate the proportion of dollars paid to providers in each network.



How is treatment cost distributed by network?

Claims paid between 01-Feb-2006 and 31-Jan-2007

Sample data for a mid-size insurance company

Category	Delta Dental PPO Dollars	% of Category	Delta Dental Premier Dollars	% of Category	Out of Network Dollars	% of Category
Exams and Cleanings	\$13,688.94	7.05%	\$176,753.00	91.03%	\$3,720.11	1.92%
X-rays	\$4,665.83	7.83%	\$53,231.67	89.33%	\$1,694.35	2.84%
Sealants	\$0.00	0.00%	\$34.30	100.00%	\$0.00	0.00%
Fillings	\$7,845.97	10.98%	\$62,047.51	86.84%	\$1,558.70	2.18%
Crowns	\$13,223.00	8.93%	\$128,744.66	86.98%	\$6,049.50	4.09%
Root Canals	\$2,063.00	5.93%	\$32,079.28	92.27%	\$623.70	1.79%
Gum Disease	\$1,448.00	4.88%	\$28,237.42	95.12%	\$0.00	0.00%
Gum Disease Cleaning	\$878.64	4.04%	\$20,218.05	92.98%	\$647.60	2.98%
Extractions	\$3,895.83	11.22%	\$30,740.87	88.55%	\$79.44	0.23%
Oral Surgery Other Than Extractions	\$0.00	0.00%	\$873.10	100.00%	\$0.00	0.00%
Dentures	\$0.00	0.00%	\$3,067.28	87.21%	\$450.00	12.79%
Bridges	\$0.00	0.00%	\$17,679.30	100.00%	\$0.00	0.00%
Denture Repair	\$640.00	33.50%	\$961.01	50.30%	\$309.60	16.20%
Braces	\$5,265.51	17.97%	\$19,813.67	67.63%	\$4,219.00	14.40%
Other Services	\$1,182.31	26.62%	\$3,145.97	70.84%	\$112.50	2.53%
Total	\$54,797.03	8.41%	\$577,627.09	88.61%	\$19,464.50	2.95%

For more information, contact your Delta Dental of Michigan Sales or Service Representative

Date report was run: 22-Feb-2007

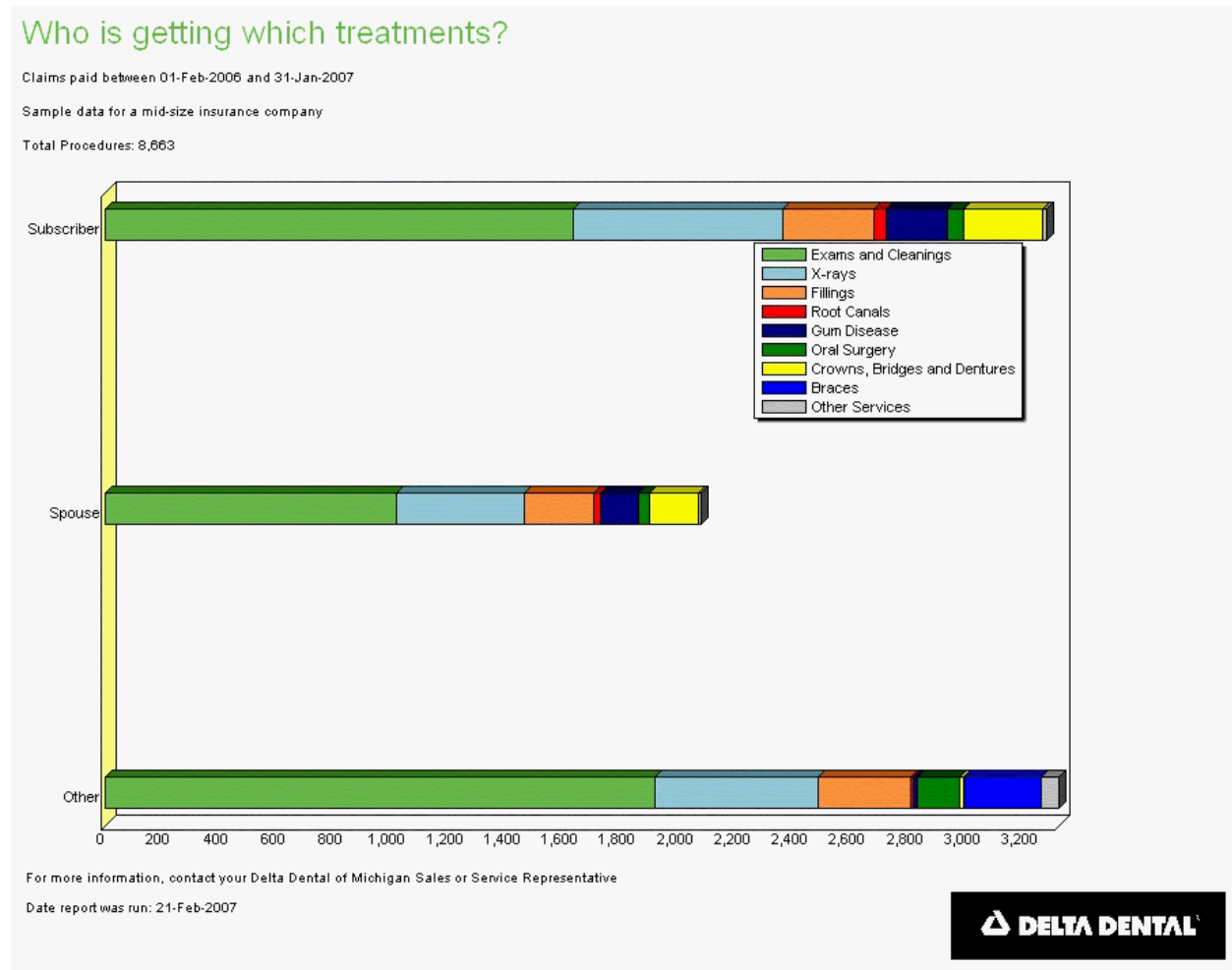


Use this report to see where your treatment dollars are going, and to see if there are differences in provider network distribution from one treatment to the next.

If you opt to send multiple reports to a single file, you also receive a text version of the report. This information is also available as data only.

Who is getting which treatments?

In this bar chart, each bar represents a treatment category, and is split into segments to indicate the proportion of treatments performed for subscribers, spouses, and other dependents.

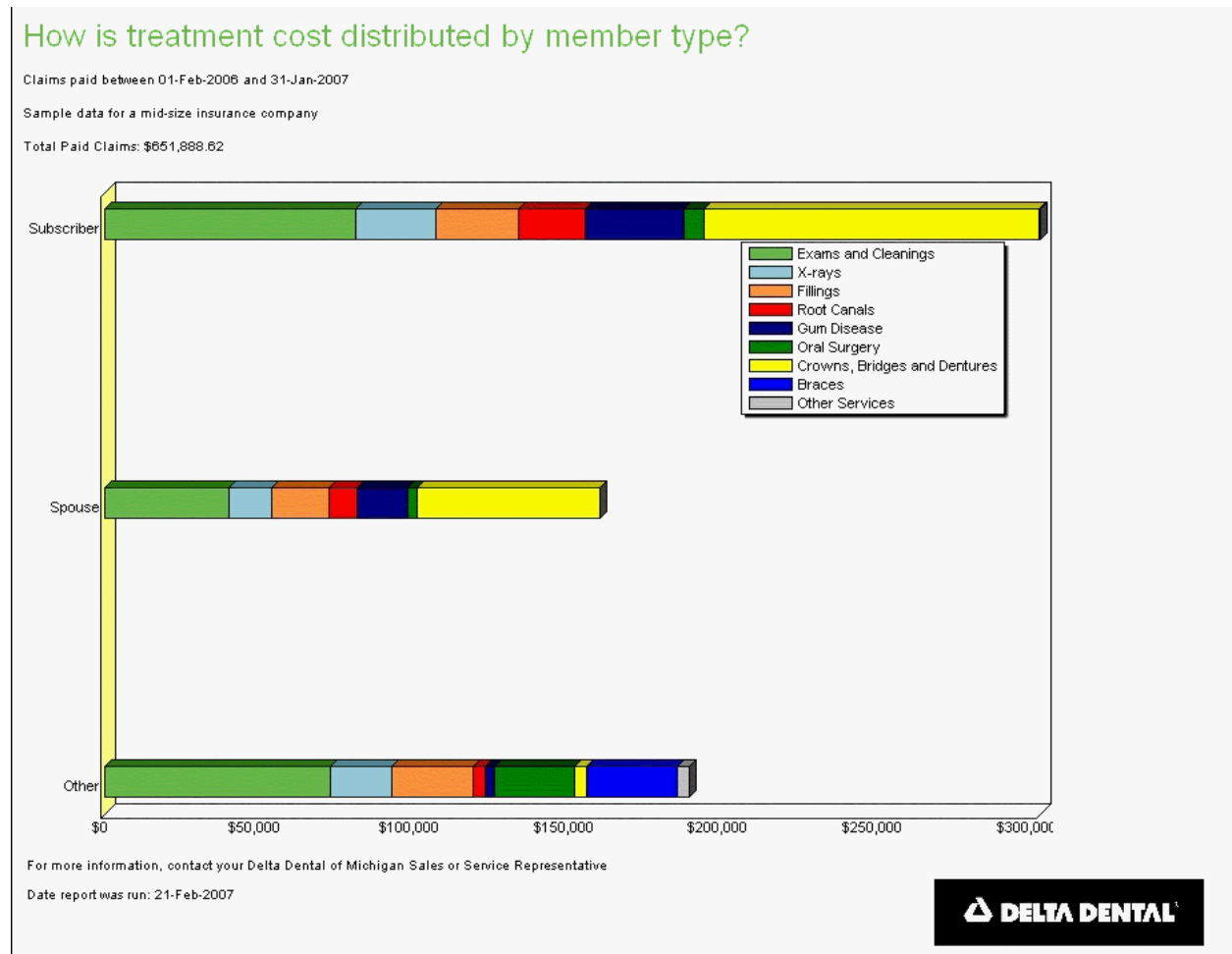


Use this report to compare treatment utilization among the three groups. If you are considering changing your benefits to better meet your members' needs, this additional level of detail may be helpful.

This information is also available as data only.

How is treatment cost distributed by member type?

In this bar chart, each bar represents a treatment category, and is split into segments to indicate the proportion of treatment cost for subscribers, spouses, and other dependents.



Use this report to compare treatment costs among the three groups. If you are considering changing your benefits to better meet your members' needs, this additional level of detail may be helpful.

This information is also available as data only.

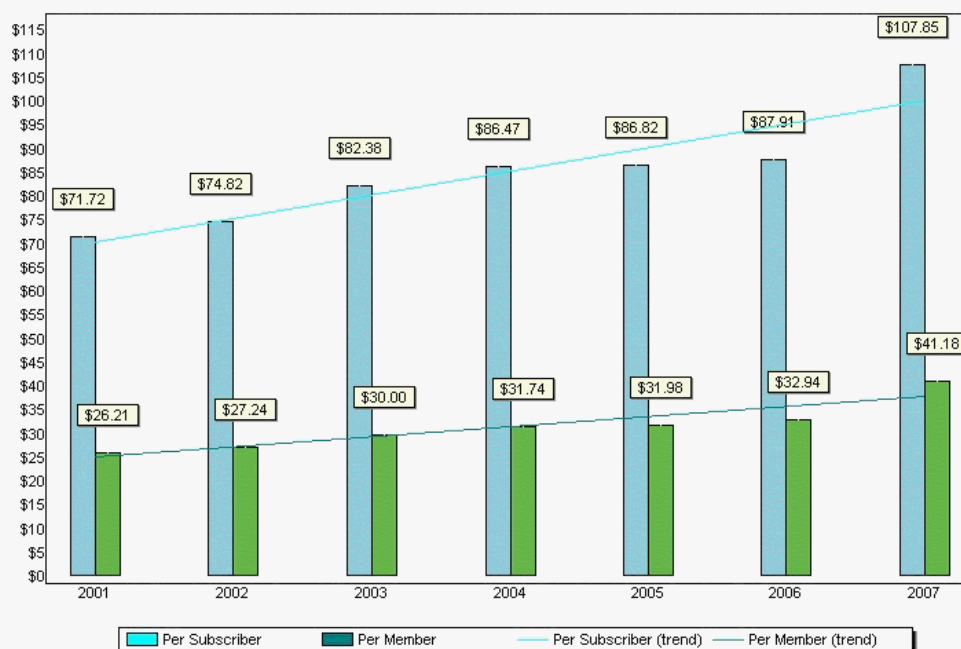
How have per person treatment costs changed over the years?

The bars on this graph show the average treatment costs for subscribers and all members, for each year there is data. (Data for all years is shown regardless of the date range selected.) The lines on the graph show the overall trend (linear regression). By comparing the bars to the lines, you can see if actual costs were unusually high or low for a particular year.

How have per person treatment costs changed over the years?

For the period 01-Jan-2001 to 31-Jan-2007

Sample data for a mid-size insurance company



For more information, contact your Delta Dental of Michigan Sales or Service Representative

Date report was run: 21-Feb-2007



This information is also available as data only.

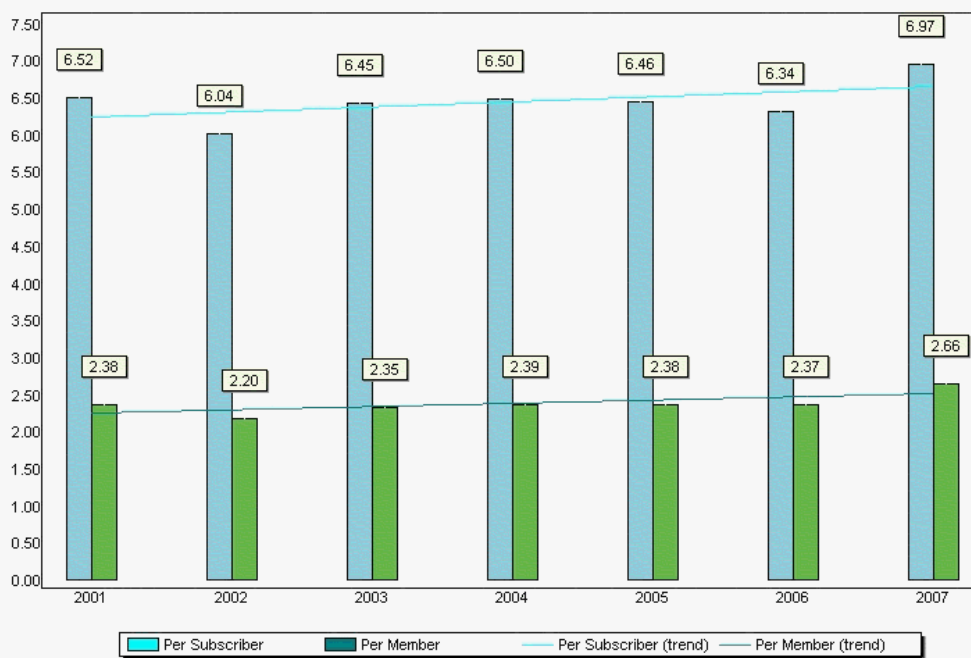
How has the number of claims per person changed over the years?

The bars on this graph show the average number of claims for subscribers and all members, for each year there is data. (Data for all years is shown regardless of the date range selected.) The lines on the graph show the overall trend (linear regression). By comparing the bars to the lines, you can see if the number of claims was unusually high or low for a particular year.

How has the number of claims per person changed over the years?

For the period 01-Jan-2001 to 31-Jan-2007

Sample data for a mid-size insurance company



For more information, contact your Delta Dental of Michigan Sales or Service Representative

Date report was run: 21-Feb-2007



This information is also available as data only.

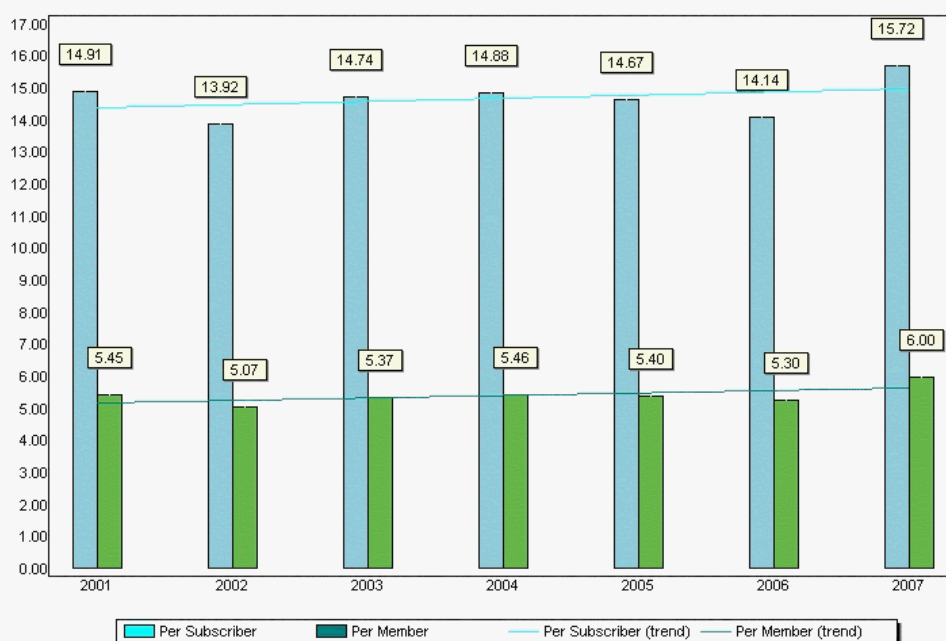
How has the number of treatments per person changed over the years?

The bars on this graph show the average number of treatments for subscribers and all members, for each year there is data. (Data for all years is shown regardless of the date range selected.) The lines on the graph show the overall trend (linear regression). By comparing the bars to the lines, you can see if the number of treatments was unusually high or low for a particular year.

How has the number of treatments per person changed over the years?

For the period 01-Jan-2001 to 31-Jan-2007

Sample data for a mid-size insurance company



For more information, contact your Delta Dental of Michigan Sales or Service Representative

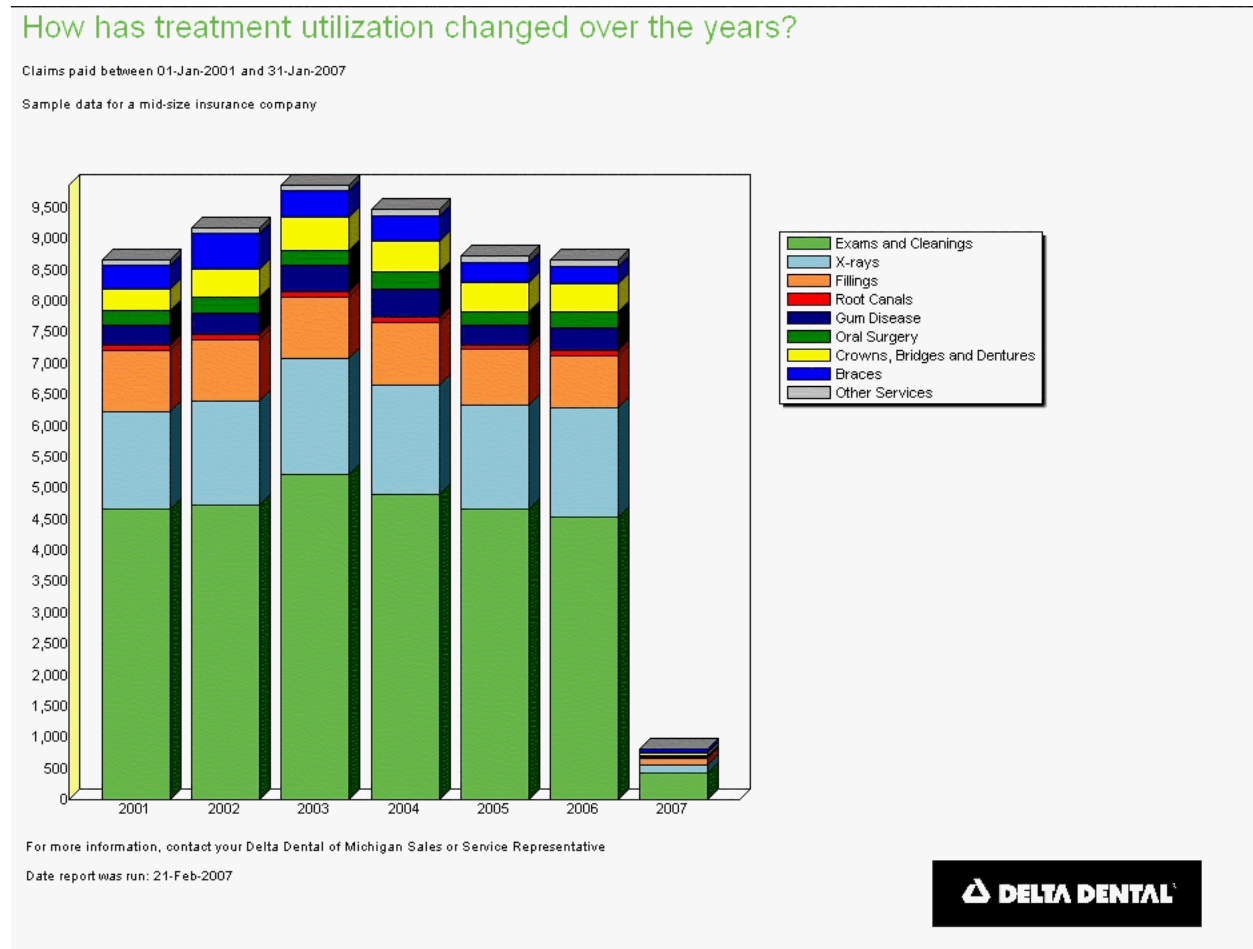
Date report was run: 21-Feb-2007



This information is also available as data only.

How has treatment utilization changed over the years?

This bar chart shows the total number of treatments in each calendar year for which there is data. (Data for all years is shown regardless of the date range selected.) One bar represents each year; each bar is broken into segments representing treatment categories.



Use this report to compare total treatments received year to year, and to compare the number of treatments in each category. Note that some bars may be shorter because they represent only a partial year. For example, the bar for the current year will tend to be shorter because the year is not yet complete.

This information is also available as data only.

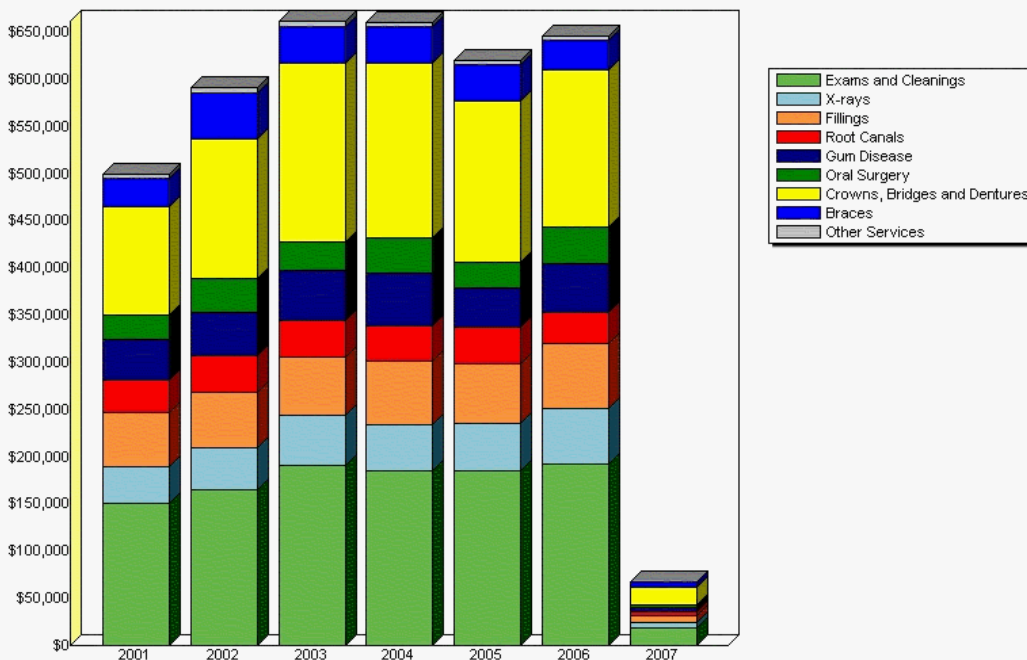
How have treatment costs changed over the years?

This bar chart shows the total amount paid by the plan for claims in each calendar year for which there is data. (Data for all years is shown regardless of the date range selected.) One bar represents each year; each bar is broken into segments representing treatment categories.

How have treatment costs changed over the years?

Claims paid between 01-Jan-2001 and 31-Jan-2007

Sample data for a mid-size insurance company



For more information, contact your Delta Dental of Michigan Sales or Service Representative

Date report was run: 21-Feb-2007



Use this report to compare totals paid for claims year to year, and to compare amounts paid in each treatment category. Note that some bars may be shorter because they represent only a partial year. For example, the bar for the current year will tend to be shorter because the year is not yet complete. Note also that these numbers have not been adjusted for inflation.

This information is also available as data only.

How is treatment distributed by network? More details.

This report is available in text format and as raw data, and breaks both measures — treatment cost and number of treatments — into narrower categories by network. For example, Exams and Cleanings is further broken into Exams and Cleanings, and Sealants.

How is treatment distributed by network? More details.

Claims paid between 01-Feb-2006 and 31-Jan-2007

Sample data for a mid-size insurance company

Category	% of Total	Category Total	# Treat.	Delta Dental PPO	# Treat.	Delta Dental Premier	# Treat.	Out of Network	# Treat.
Exams and Cleanings	29.78%	\$194,162.05	4,520	\$13,688.94	410	\$176,753.00	4,008	\$3,720.11	102
X-rays	9.14%	\$59,591.85	1,739	\$4,665.83	173	\$53,231.67	1,512	\$1,694.35	54
Sealants	0.01%	\$34.30	33	\$0.00	2	\$34.30	30	\$0.00	1
Fillings	10.96%	\$71,452.18	876	\$7,845.97	113	\$62,047.51	743	\$1,558.70	20
Crowns	22.71%	\$148,017.16	359	\$13,223.00	40	\$128,744.66	303	\$6,049.50	16
Root Canals	5.33%	\$34,765.98	79	\$2,063.00	6	\$32,079.28	72	\$623.70	1
Gum Disease	4.55%	\$29,685.42	143	\$1,448.00	11	\$28,237.42	130	\$0.00	2
Gum Disease Cleaning	3.34%	\$21,744.29	219	\$878.64	11	\$20,218.05	197	\$647.60	11
Extractions	5.33%	\$34,716.14	232	\$3,895.83	36	\$30,740.87	195	\$79.44	1
Oral Surgery Other Than Extractions	0.13%	\$873.10	11	\$0.00	0	\$873.10	11	\$0.00	0
Dentures	0.54%	\$3,517.28	11	\$0.00	0	\$3,067.28	10	\$450.00	1
Bridges	2.71%	\$17,679.30	70	\$0.00	0	\$17,679.30	70	\$0.00	0
Denture Repair	0.29%	\$1,910.61	17	\$640.00	6	\$961.01	9	\$309.60	2
Braces	4.49%	\$29,298.18	269	\$5,265.51	42	\$19,813.67	180	\$4,219.00	47
Other Services	0.68%	\$4,440.78	85	\$1,182.31	24	\$3,145.97	57	\$112.50	4
Total	100.00%	\$651,888.62	8,663	\$54,797.03	874	\$577,627.09	7,527	\$15,464.50	262

For more information, contact your Delta Dental of Michigan Sales or Service Representative

Date report was run: 22-Feb-2007



Use this data when you wish to see a greater level of detail, for the whole or for a single category.

This information is also available as data only.

How is treatment distributed by network? All the details.

This data is available only as raw data, and breaks both measures — treatment cost and number of treatments — into the narrowest of categories. For example, Exams and Cleanings is further broken into Exams, Fluorides, Cleanings, Emergency Treatment, and Sealants. Use this data when you wish to see the finest level of detail, or wish to combine categories differently than as presented in the graphical reports.

How are treatments and costs distributed by member?

This report is available in text format and as raw data, and breaks both measures — treatment cost and number of treatments — into narrower categories by member type. For example, Exams and Cleanings are further broken into Exams and Cleanings, and Sealants.

How are treatments and costs distributed by member?

Claims paid between 01-Feb-2006 and 31-Jan-2007

Sample data for a mid-size insurance company

Category	% of Total	Category Total	# Treat.	Subscriber	# Treat.	Spouse	# Treat.	Other	# Treat.
Exams and Cleanings	29.78%	\$194,162.05	4,520	\$81,203.40	1,629	\$40,252.29	1,010	\$72,706.36	1,881
X-rays	9.14%	\$59,591.85	1,739	\$25,707.50	729	\$13,796.36	444	\$20,087.99	566
Sealants	0.01%	\$34.30	33	\$0.00	0	\$0.00	2	\$34.30	31
Fillings	10.96%	\$71,452.18	876	\$26,734.80	314	\$18,283.15	241	\$26,434.23	321
Crowns	22.71%	\$148,017.16	359	\$96,837.30	220	\$47,322.16	125	\$3,857.70	14
Root Canals	5.33%	\$34,765.98	79	\$21,549.30	42	\$9,253.38	25	\$3,963.30	12
Gum Disease	4.55%	\$29,685.42	143	\$17,110.50	82	\$9,721.12	49	\$2,853.80	12
Gum Disease Cleaning	3.34%	\$21,744.29	219	\$14,986.90	133	\$6,613.39	85	\$144.00	1
Extractions	5.33%	\$34,716.14	232	\$6,336.30	48	\$3,252.88	40	\$25,126.96	144
Oral Surgery Other Than Extractions	0.13%	\$873.10	11	\$243.00	7	\$0.00	-1	\$630.10	5
Dentures	0.54%	\$3,517.28	11	\$1,457.50	5	\$2,059.78	6	\$0.00	0
Bridges	2.71%	\$17,679.30	70	\$8,826.20	42	\$8,853.10	28	\$0.00	0
Denture Repair	0.29%	\$1,910.61	17	\$1,256.60	9	\$654.01	8	\$0.00	0
Braces	4.49%	\$29,298.18	268	\$0.00	1	\$0.00	0	\$29,298.18	268
Other Services	0.68%	\$4,440.78	85	\$313.10	12	\$244.52	11	\$3,883.16	62
Total	100.00%	\$651,888.62	8,663	\$302,562.40	3,273	\$160,306.14	2,073	\$189,020.08	3,317

For more information, contact your Delta Dental of Michigan Sales or Service Representative
Date report was run: 22-Feb-2007



Use this data when you wish to see a greater level of detail, for the whole or for a single category.

This information is also available as data only.

Treatment savings

These reports show how your dental benefits plan is saving you money on your dental treatments. All savings are assigned to one of four high-level savings categories: The Delta Difference, Contract Savings, Patient Responsibility, and Invalid Claims and All Other Savings. Each of these categories is in turn broken into two additional levels of detail. The first report gives the best overall view. The other reports show additional details.

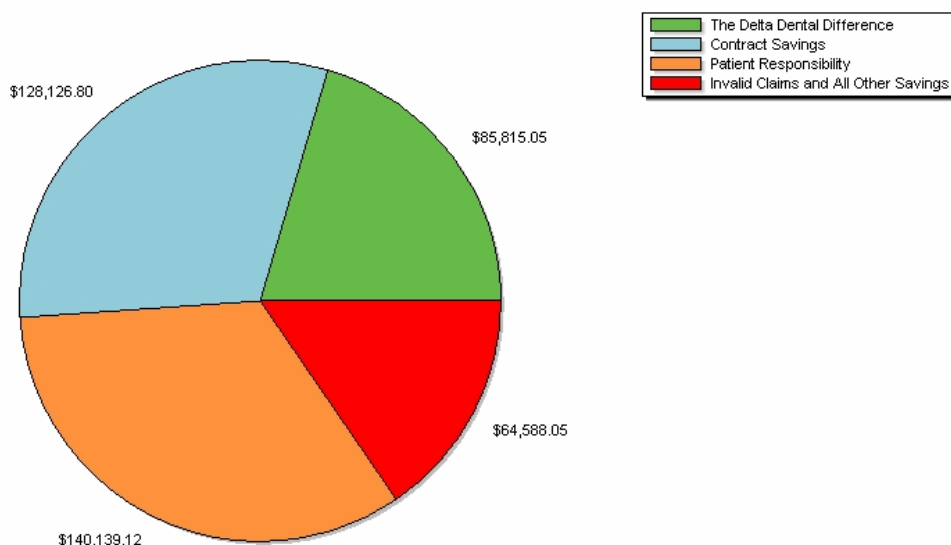
How much have we saved? The big picture.

This pie chart is divided into four slices representing the four highest-level savings categories. At the top of the report are figures for total savings, total paid claims dollars, and the overall total. The overall total is the sum of total savings and total paid claims dollars. The pie chart shows the total savings in each category.

How much have we saved? The big picture.

Claims paid between 01-May-2007 and 30-Apr-2008

Total Savings: \$418,869.02 Total Paid Claims: \$689,104.36 Total: \$1,107,773.38



For more information, contact your Delta Dental of Michigan Sales or Service Representative

Date report was run 30-May-2008 for report period ending 30-Apr-2008



The Delta Dental Difference includes savings that result from using Delta Dental's networks of participating providers. This includes policies that prevent participating providers from passing along charges to the patient, as well as fee reductions that participating providers agree to. This category also includes savings resulting from clinical determinations and policies applied by Delta Dental's consultants, who are licensed providers.

Contract Savings include fee reductions for non-participating providers, contract exclusions and limitations, alternate treatment, and coordination of benefits. These are the savings that result from your specific contract. Alternate treatment occurs when there is more than one treatment

option. A typical example is a filling in a back tooth. A silver (amalgam) filling is the least expensive dentally accepted treatment, but the patient prefers the more aesthetically pleasing — and more expensive — white (composite) filling. Under alternate treatment, Delta Dental pays for the less expensive silver filling, and the patient pays the difference. Coordination of benefits occurs when a patient has coverage under more than one plan. In such cases, Delta Dental pays the lesser of (a) the balance remaining after the other plan has paid, (b) what Delta Dental would have paid if it were the only plan, or (c) the maximum amount allowed under your contract.

Patient Responsibility includes all those costs that are delegated to the patient. This can include copayments, deductibles, and amounts beyond the maximum allowed by your plan.

Invalid Claims and All Other Savings covers everything else, including duplicate claims, inactive providers, and inability to verify eligibility for the patient.

Use this report to see how Delta Dental and your own benefits design are saving you money, and to see what proportion of total charges have been shifted to your members.

This information is also available as data only.

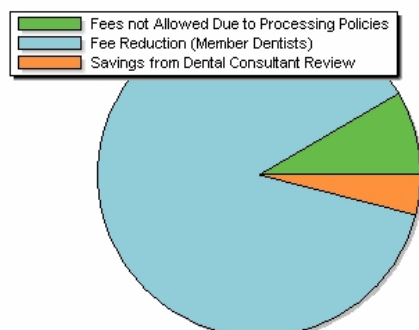
How much have we saved? More details.

Each of these four pie charts represents one of the four high-level savings categories (see above), and is divided into slices representing the breakdown of that larger category. At the top are figures for total savings, total paid claims dollars, and an overall total. The overall total is the sum of total savings and total paid claims dollars. Below each pie chart is the total savings for that category.

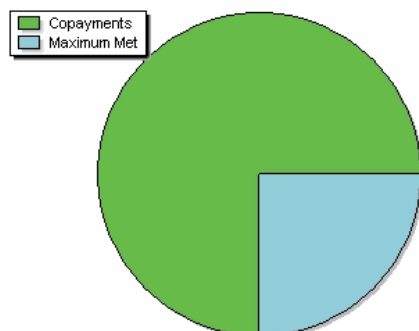
How much have we saved? More details.

Claims paid between 01-May-2007 and 30-Apr-2008

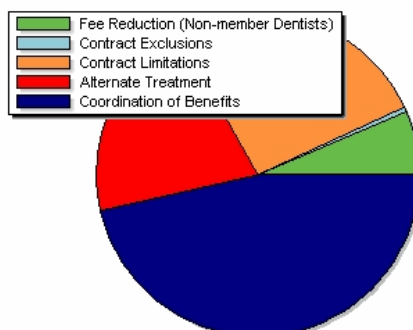
Total Savings: \$418,669.02 Total Paid Claims: \$689,104.36 Total: \$1,107,773.38



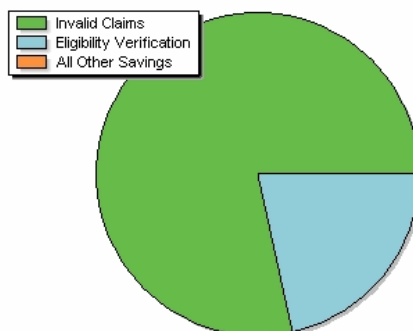
The Delta Dental Difference: \$85,815.05



Patient Responsibility: \$140,139.12



Contract Savings: \$128,126.80



Invalid Claims and All Other Savings: \$64,588.05

For more information, contact your Delta Dental of Michigan Sales or Service Representative

Date report was run 30-May-2008 for report period ending 30-Apr-2008



Use this report to see additional details on savings in each category.

This information is also available as data only.

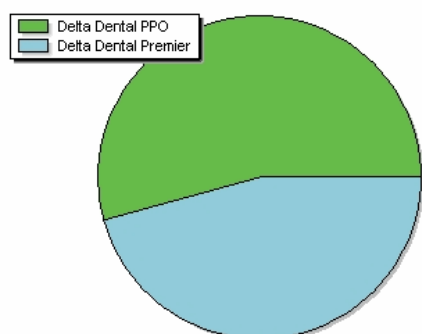
How are my savings distributed by network? The big picture.

Each of these four pie charts represents one of the four high-level savings categories (see above), and is divided into slices representing the provider networks. At the top are figures for total savings, total paid claims dollars, and an overall total. The overall total is the sum of total savings and total paid claims dollars. Below each pie chart is the total savings for that category.

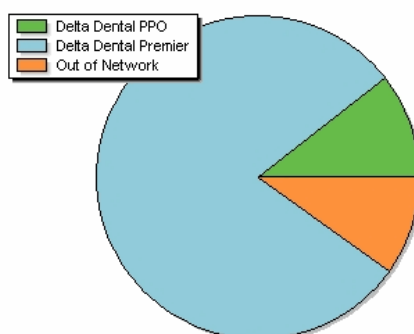
How are my savings distributed by network? The big picture.

Claims paid between 01-May-2007 and 30-Apr-2008

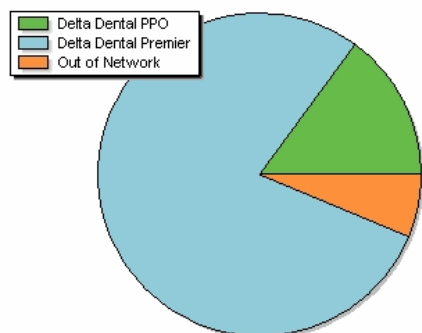
Total Savings: \$418,669.02 Total Paid Claims: \$689,104.36 Total: \$1,107,773.38



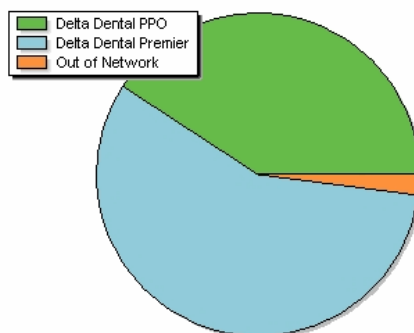
The Delta Dental Difference: \$85,815.05



Contract Savings: \$128,126.80



Patient Responsibility: \$140,139.12



Invalid Claims and All Other Savings: \$64,588.05

For more information, contact your Delta Dental of Michigan Sales or Service Representative

Date report was run 30-May-2008 for report period ending 30-Apr-2008



Use this report to see which networks are contributing to your savings in each category.

This information is also available as data only.

How are my savings distributed by network? More details.

This text format report contains dollars saved and percent of all dollars for each network and across all networks, for each of the 14 mid-level savings categories, plus each of the four high-level categories. It also contains total plan pay, total saved, percent of all dollars, and the overall total for each network and across all networks.

How are my savings distributed by network? More details.

Claims paid between 01-Jun-2007 and 31-May-2008

	Category Total	% of Total	Delta Dental PPO	% of Total	Delta Dental Premier	% of Total	Out of Network	% of Total
The Delta Dental Difference								
Fees not Allowed Due to Processing Policies	\$7,257.00	0.65%	\$1,340.00	0.66%	\$5,917.00	0.68%	\$0.00	0.00%
Fee Reduction (Member Dentists)	\$75,629.42	6.79%	\$44,414.21	21.83%	\$31,215.21	3.60%	\$0.00	0.00%
Savings from Dental Consultant Review	\$3,381.00	0.30%	\$775.00	0.38%	\$2,606.00	0.30%	\$0.00	0.00%
	\$86,267.42	7.75%	\$46,529.21	22.87%	\$39,738.21	4.58%	\$0.00	0.00%
Contract Savings								
Fee Reduction (Non-member Dentists)	\$8,024.70	0.72%	\$0.00	0.00%	\$0.00	0.00%	\$8,024.70	18.50%
Contract Exclusions	\$757.00	0.07%	\$386.00	0.19%	\$371.00	0.04%	\$0.00	0.00%
Contract Limitations	\$33,877.00	3.04%	\$4,523.00	2.22%	\$28,718.00	3.31%	\$836.00	1.47%
Alternate Treatment	\$26,471.41	2.38%	\$3,531.00	1.74%	\$21,219.41	2.46%	\$1,721.00	3.97%
Coordination of Benefits	\$60,282.84	5.41%	\$4,320.27	2.12%	\$53,932.00	6.22%	\$2,030.48	4.68%
	\$129,412.95	11.62%	\$12,760.27	6.27%	\$104,240.50	12.02%	\$12,412.18	28.61%
Patient Responsibility								
Copayments	\$105,414.95	9.46%	\$15,519.92	7.63%	\$81,899.44	9.46%	\$7,995.59	18.43%
Deductibles	\$0.00	0.00%	\$0.00	0.00%	\$0.00	0.00%	\$0.00	0.00%
Maximum Met	\$38,076.65	3.42%	\$7,516.70	3.69%	\$28,986.35	3.34%	\$1,673.60	3.83%
	\$143,491.60	12.88%	\$23,036.62	11.32%	\$110,885.79	12.79%	\$9,569.19	22.06%
Invalid Claims and All Other Savings								
Invalid Claims	\$48,651.57	4.37%	\$20,957.41	10.30%	\$26,649.34	3.07%	\$1,044.82	2.41%
Eligibility Verification	\$12,002.50	1.08%	\$6,732.90	3.31%	\$4,958.60	0.57%	\$311.00	0.72%
All Other Savings	\$40.00	0.00%	\$0.00	0.00%	\$40.00	0.00%	\$0.00	0.00%
	\$60,694.07	5.45%	\$27,690.31	13.61%	\$31,647.94	3.65%	\$1,355.82	3.13%
Total Plan Pay	\$693,967.47	62.30%	\$93,431.01	45.92%	\$580,488.71	66.95%	\$20,047.75	46.21%
Total Saved	\$419,866.04	37.70%	\$110,016.41	54.08%	\$286,512.44	33.05%	\$23,337.19	53.79%
Total	\$1,113,833.51	100.00%	\$203,447.42	100.00%	\$867,001.15	100.00%	\$43,384.94	100.00%

For more information, contact your Delta Dental of Michigan Sales or Service Representative

Date report was run 10-Jun-2008 for report period ending 31-May-2008



Use this report to see additional savings detail in text format.

This information is also available as data only.

How are my savings distributed by network? All the details.

This data is presented as unformatted raw data only. It provides the highest degree of detail on savings, showing totals for each network and all three levels of detail.

Use this when you want very detailed data on your savings, or when you want to transfer the data to a spreadsheet for further analysis.

Demographics and financials

The demographics and financials reports show the composition of your membership both by member type (employee, spouse, other dependent) and by rate code. They also provide data needed for ERISA reporting to the Federal government, and other miscellaneous financial data related to your dental benefits plan.

What are my paid claims and exposure by month?

This report shows the number of subscribers, paid claims amount, and paid claims per subscriber, plus totals for each. Use this to track how much you've paid in claims each month.

What are my paid claims and exposure by month?

Claims paid between 01-Feb-2008 and 31-Jan-2009

Month	Subscribers	Paid Claims	PaidClaims/Sub
2/29/2008	638	\$58,480.13	\$91.68
3/31/2008	637	\$60,927.45	\$95.65
4/30/2008	637	\$56,815.27	\$89.19
5/31/2008	636	\$59,761.15	\$94.11
6/30/2008	636	\$46,568.65	\$73.34
7/31/2008	636	\$54,480.82	\$85.80
8/31/2008	636	\$62,408.54	\$98.28
9/30/2008	641	\$47,481.80	\$74.07
10/31/2008	641	\$69,110.62	\$107.82
11/30/2008	643	\$48,036.58	\$74.71
12/31/2008	644	\$67,943.30	\$105.50
1/31/2009	633	\$73,861.04	\$116.68
Total	7,864	\$705,888.36	\$89.22

For more information, contact your Delta Dental of Michigan Sales or Service Representative
Date report was run 27-Feb-2009 for report period ending 31-Jan-2009



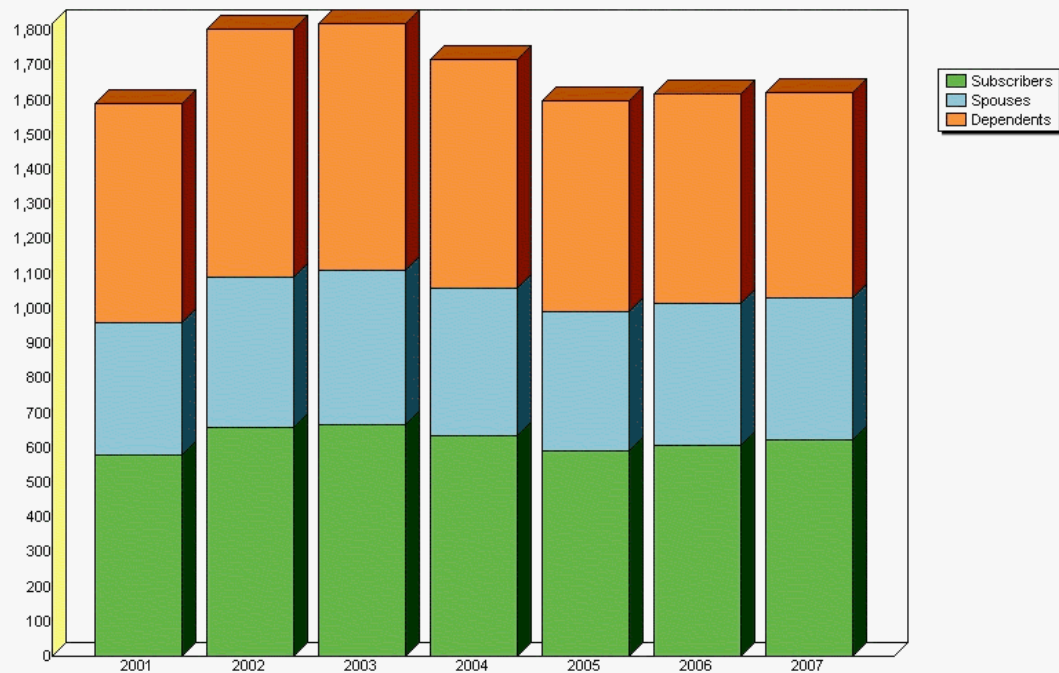
How has my member type breakdown changed over the years?

This bar chart shows your total member population for all the years for which we have data, broken down by member type (employee, spouse, other dependents). Data for all years is shown regardless of the date range selected.

How has my member type breakdown changed over the years?

For the period 01-Jan-2001 to 31-Jan-2007

Sample data for a mid-size insurance company



For more information, contact your Delta Dental of Indiana Sales or Service Representative

Date report was run: 22-Feb-2007



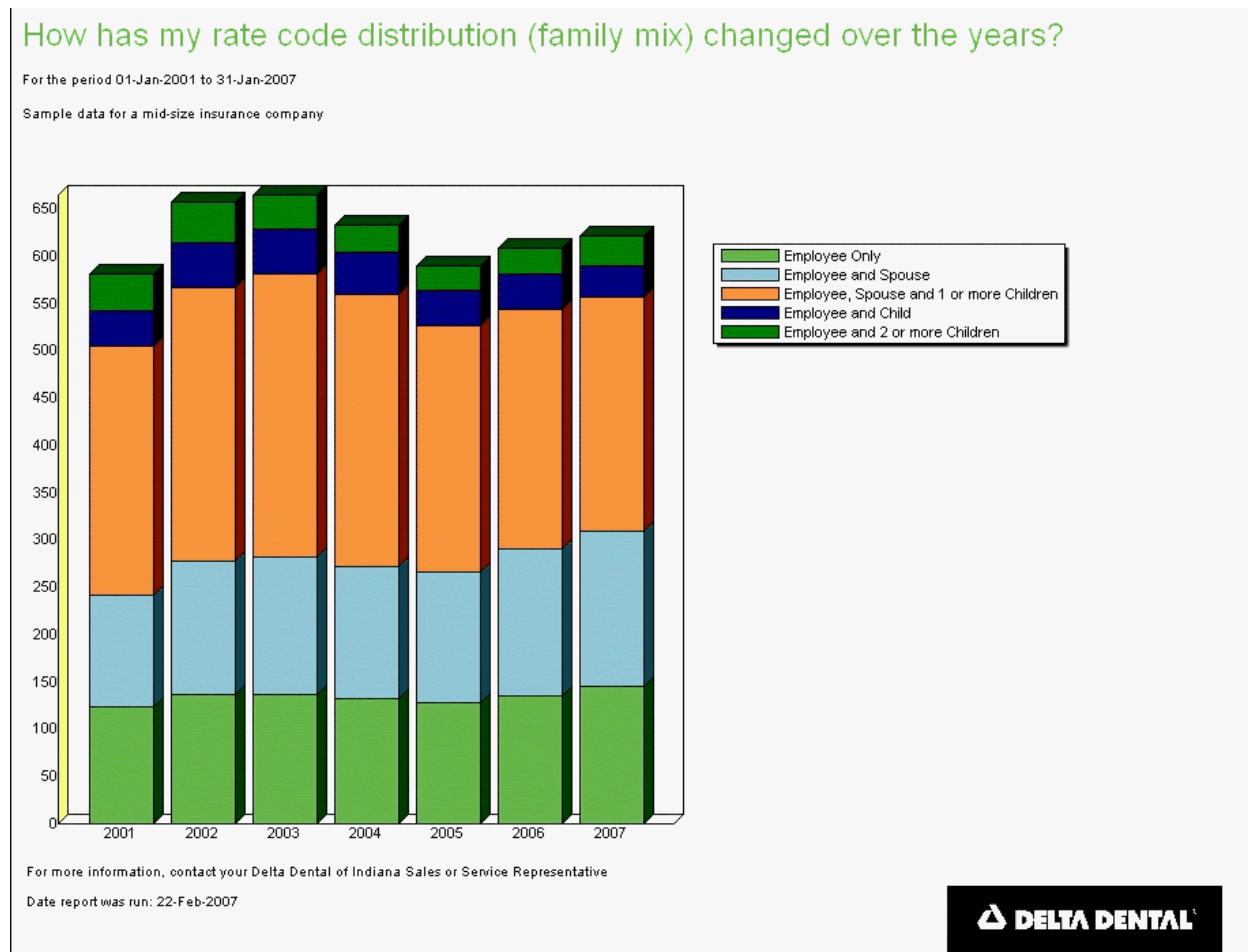
Use this report to see how your total population has changed over time, and to see if the composition has changed.

This information is also available as data only.

How has my rate code distribution (family mix) changed over the years?

This bar chart shows your family mix distribution for all the years for which we have data. (Data for all years is shown regardless of the date range selected.) Only those family types that apply to your group are shown.

Use this report to see how your family mix distribution has changed over time.



This information is also available as data only.

Data for ERISA, Schedule A, Form 5500 reporting

This is all the data you need from Delta Dental for reporting on ERISA Form 5500 (Schedule A). This information is provided in data format only, for easier transfer to a spreadsheet or other program for combination with your other benefits data.

Demographics and financials: Totals by client & subclient.

This table contains all the various demographic and financial measures in one place, with totals by subgroup across the selected range of months, including person counts. This means that any number representing people (subscribers, rate codes, etc.) is the sum of all the values for the months selected. Use this when you want to view data for multiple subgroups at once, or to transfer numbers to a spreadsheet or other application and recombine them to suit your specific needs.

Below are definitions of some of the special terms used in this data:

- Paid Premium – The amount of premium you paid.
- Earned Premium – The total amount of monies charged on a monthly basis to you to administer your benefits.
- Pure Premium – The amount of premium directly attributable to the claims cost. This does not include the charge for administering your benefits.

Demographics and financials: Totals by month.

The text version of this report contains, for each month, the number of subscribers, number of claims, number of claims per subscriber per year, paid claims dollars, paid claims dollars per subscriber, earned premium, earned premium per subscriber, and the paid loss ratio. It also contains totals for each.

The data view contains all the various demographic and financial measures in one place, with monthly totals. Use this when you want to transfer monthly numbers to a spreadsheet or other application and recombine them to suit your specific needs.

Demographics and financials: Totals by month.

Claims paid between 01-Feb-2006 and 31-Jan-2007

Sample data for a mid-size insurance company

Month	Subscribers	Number of Claims	Claims/Sub/Year	Paid Claims	PaidClaims/Sub	Earned Premium	Premium/Sub	Paid Loss Ratio
2/28/2006	603	311	6.19	\$54,388.55	\$90.20	\$65,027.52	\$107.84	83.64%
3/31/2006	603	344	6.85	\$55,994.17	\$92.86	\$65,027.52	\$107.84	86.11%
4/30/2006	612	296	5.80	\$55,113.82	\$90.06	\$65,998.08	\$107.84	83.51%
5/31/2006	611	325	6.38	\$56,414.61	\$92.33	\$65,890.24	\$107.84	85.62%
6/30/2006	611	323	6.34	\$56,673.99	\$92.76	\$65,890.24	\$107.84	86.01%
7/31/2006	609	316	6.23	\$51,156.67	\$84.00	\$65,674.56	\$107.84	77.89%
8/31/2006	613	385	7.54	\$58,624.88	\$95.64	\$66,105.92	\$107.84	88.68%
9/30/2006	616	285	5.55	\$42,188.45	\$68.49	\$66,429.44	\$107.84	63.51%
10/31/2006	620	317	6.14	\$50,698.68	\$81.77	\$66,860.80	\$107.84	75.83%
11/30/2006	624	311	5.98	\$53,662.73	\$86.00	\$67,292.16	\$107.84	79.75%
12/31/2006	624	299	5.75	\$49,563.90	\$79.43	\$67,292.16	\$107.84	73.65%
1/31/2007	625	363	6.97	\$67,408.17	\$107.85	\$67,400.00	\$107.84	100.01%
Total	7,371	3,875	6.31	\$651,888.62	\$88.44	\$794,888.64	\$107.84	82.01%

For more information, contact your Delta Dental of Michigan Sales or Service Representative

Date report was run: 22-Feb-2007



Use this when you want to transfer monthly numbers to a spreadsheet or other application and recombine them to suit your specific needs.

This information is also available as data only.

Demographics and financials: Totals by client, subclient & month.

This table contains all the various demographic and financial measures in one place, with totals per subgroup per month. Use this when you want data by both month and subgroup to transfer to a spreadsheet or other application to recombine to suit your specific needs.

When were our claims incurred and when were they paid?

This table contains incurred claim dollars based on the month they were paid, showing the lag between the month the claim was incurred (the date of service) and the month the claim was paid. The column headings represent the month in which the claim was incurred; the row headings represent the month in which the claim was paid. Use this when you want to view this data distribution, or transfer numbers to a spreadsheet or other application and recombine them to suit your needs.

Peer group reporting

The peer group reporting allows a comparison between the designated group and a group of peers. The comparison group of peers is determined by a methodology developed by Informatics based on six factors: occupation, benefits, networks, longevity, geographic region, and group size. The reports compare treatment utilization, cost per subscriber, and cost per member.

How does my treatment distribution compare to my peers'?

This report compares treatment utilization for your group (actual) to your peers' (expected). It separates utilization for subscribers, spouses, and dependents; it also provides a combined view. Look at the figure in the lower right corner to get a quick idea of how your group compares. If the number is lower than 100%, your overall utilization is lower than your peers'. If the number is higher, look at the rest of the data to see where your utilization may be higher than your peers'.

How does my treatment distribution compare to my peers'?

Claims paid between 01-Feb-2006 and 31-Jan-2007

Sample data for a mid-size insurance company

Employees: 610

Spouses: 408

Other: 602

	Procs. Per Subscriber Actual	Procs. Per Subscriber Expected	Procs. Per Spouse Actual	Procs. Per Spouse Expected	Procs. Per Other Actual	Procs. Per Other Expected	Procs. Per Member Actual	Procs. Per Member Expected	Actual / Expected
Exams and Cleanings	2.6530	2.3768	2.4348	2.2971	3.0689	2.7856	2.7526	2.4758	111.18%
X-rays	1.1897	1.0381	1.0753	0.9889	0.9250	0.8332	1.0625	0.9663	109.96%
Sealants	0.0000	0.0012	0.0049	0.0006	0.0515	0.1438	0.0204	0.0425	48.00%
Fillings	0.5113	0.5509	0.5879	0.5419	0.5248	0.5442	0.5356	0.5467	97.97%
Crowns	0.3605	0.2987	0.2915	0.2967	0.0232	0.0294	0.2178	0.2199	99.05%
Root Canals	0.0688	0.0593	0.0612	0.0580	0.0199	0.0197	0.0487	0.0475	102.53%
Gum Disease	0.1344	0.1281	0.1176	0.1186	0.0199	0.0139	0.0676	0.0925	94.70%
Gum Disease Cleaning	0.2179	0.2230	0.2082	0.1947	0.0017	0.0033	0.1351	0.1521	88.82%
Extractions	0.0787	0.1004	0.0980	0.0993	0.2342	0.2091	0.1413	0.1317	107.29%
Oral Surgery Other Than Extractions	0.0115	0.0052	-0.0024	0.0050	0.0083	0.0067	0.0068	0.0056	121.43%
Dentures	0.0082	0.0222	0.0147	0.0196	0.0000	0.0005	0.0068	0.0153	44.44%
Bridges	0.0688	0.0359	0.0686	0.0396	0.0000	0.0028	0.0432	0.0272	158.82%
Denture Repair	0.0147	0.0330	0.0196	0.0270	0.0000	0.0001	0.0105	0.0220	47.73%
Braces	0.0016	0.0152	0.0000	0.0152	0.4451	0.2606	0.1660	0.0865	191.91%
Other Services	0.0164	0.0275	0.0269	0.0269	0.0996	0.0771	0.0000	0.0000	0.00%
Total	5.3191	4.8880	4.9799	4.7022	5.3225	4.8529	5.2349	4.8316	108.35%

For more information, contact your Delta Dental of Indiana Sales or Service Representative

Date report was run: 22-Feb-2007



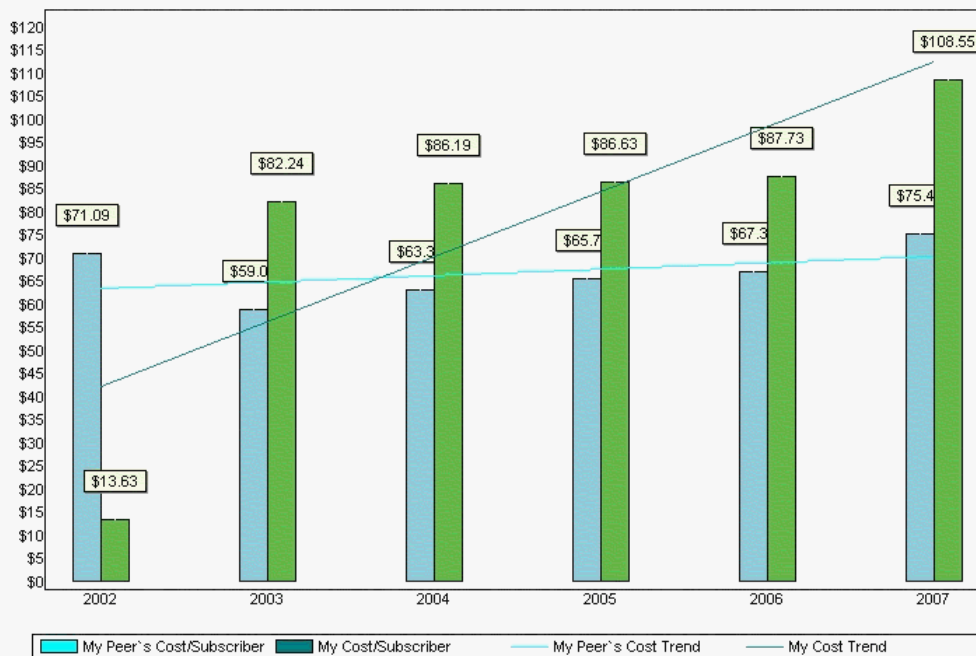
How does my cost per subscriber compare to my peers'?

This report compares your cost per subscriber and your cost trend for a specified time period to that of your peers'. The report shows if your costs are climbing, how quickly they are climbing, and if they are in line with other similar groups. This report, in conjunction with the treatment distribution report, may provide important information about where your costs don't fit expected patterns.

How does my cost per subscriber compare to my peers'?

Claims paid between 01-Jan-2001 and 31-Jan-2007

Sample data for a mid-size insurance company



For more information, contact your Delta Dental of Indiana Sales or Service Representative

Date report was run: 23-Feb-2007



How does my cost per member compare to my peers'?

This report compares your cost per member and your cost trend for a specified time period to that of your peers'. The reports shows if your costs are climbing, how quickly they are climbing, and if they are in line with other similar groups. This report, in conjunction with the treatment distribution report, may provide important information about where your costs don't fit expected patterns.

How does my cost per member compare to my peers'?

Claims paid between 01-Jan-2001 and 31-Jan-2007

Sample data for a mid-size insurance company



For more information, contact your Delta Dental of Indiana Sales or Service Representative

Date report was run: 22-Feb-2007



Delta Dental claims operations

The *How are customer service and claims processing doing?* report shows commonly requested statistics on our claims operations.

How are customer service and claims processing doing?

This table shows several commonly requested and reported operations statistics for the most recent calendar year. It contains data related to claims processing turnaround time and accuracy, and data on customer service inquiries.