

April 20, 2021

RE: Supporting Providers Through Financial Assistance, Deferment of Fee Structure Adjustments, and Improved Tools and Experiences

For more than 60 years, Delta Dental's singular mission has been to provide access to affordable, high-quality oral health care. Every day, we manage the well-being of millions of Americans in partnership with you, our providers, who comprise the strongest network of dental professionals in the nation.

In the spirit of this partnership and the important care you provide, we continue to look for ways to evolve and enhance the support we offer you. As part of this ongoing investment in our relationship, we're dedicated to delivering better, more responsive service, actively seeking and integrating your feedback, and optimizing the experience you have with Delta Dental so that you can spend more time caring for your patients.

Supporting Our Network Providers

Since the pandemic began, we've been heavily focused on assisting network providers and other partners through the challenges brought on by COVID-19. Thus far, we've committed to an unprecedented \$900 million in financial and material assistance to help ensure the stability of dental practices and the health of your patients, including:

- A \$300 million initiative that offered contracted Delta Dental network providers various forms of economic assistance, including business loan refinancing and working capital, interest subsidies and principal deferment.
- A Return to Care program that provided supplemental reimbursement to Delta Dental-contracted network providers to use flexibly toward safely reopening their practices, including expenses for personal protective equipment. This program ran for seven months – more than twice the duration of our competitors – and paid nearly \$80 million to providers in California and across the United States.
- Over half-a-billion dollars in premium relief to customers to ensure they could manage financial burdens and use those premium dollars to receive care from you when services again became widely available.

On April 5, 2021 we announced an indefinite postponement of fee structure adjustments for California endodontists, periodontists, and oral surgeons. Out of concern for the pandemic's impact on dental practices, we've delayed the implementation of fee changes two previous times since they were initially announced in February 2020. While the California Dental Association has implied that they influenced our latest decision, they, in fact, had no bearing on the process. We arrived at this decision only through our own reflection on the current landscape, direct engagement with our specialty providers and several productive and impactful conversations

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with the California Association of Oral and Maxillofacial Surgeons, the California State Association of Endodontists, and the California Society of Periodontists.

Optimizing Your Experiences So You Can Spend More Time Caring for Patients

Looking ahead, we're excited to announce a significant enterprise focus on simplifying and modernizing how you engage with us. In the coming weeks we'll share more about a broad-based rollout of digital processes and tools that will:

- Deliver more timely communication in a more sustainable way. This effort will make it easier for us to stay connected with you on important matters while removing millions of pieces of paper from the landfill.
- Provide greater end-to-end transparency through online tracked interactions with Delta Dental. This will allow you to quickly monitor the status of engagements with us throughout the duration of an interaction in real-time and without having to contact customer support.
- Enable providers to move to a fully digital payment solution, leading to faster reimbursements and less paperwork for you and your team.
- Digitize the onboarding and credentialing process to make the experience significantly faster and more efficient.

Together, we form an important partnership committed to improving the health of millions of people. In 2021 and beyond, we're dedicated to building strong and mutually beneficial relationships with you and finding new and better ways to directly engage so that you and your staff members can continue to focus on the critical role you play in managing the oral health and wellness of your patients.

Mike Castro
President and Chief Executive Officer