

For Immediate Release

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DELTA DENTAL ACHIEVED RECORD PREMIUM GROWTH IN 2007
State's Largest Dental Insurer Also Unveiled Unique "Wellness" Approach to Dental Benefits

Providence, RI – May 29, 2008 – 2007 was a year of innovation and growth for Delta Dental of Rhode Island, as the state's largest dental insurer drew on its market leadership and financial strength to unveil dental health initiatives. Delta Dental introduced new dental benefit features that focus on preventive care as the foundation for good oral and good overall health.

"We embarked on a revolutionary course of action – one that we believe will positively impact our members' health in years to come," said Joseph A. Nagle, President and Chief Executive Officer. "Our mission is to improve both oral and overall health for the greatest number of Rhode Islanders in the most affordable manner. This initiative supports that mission by making members aware of the evidence that links oral health to overall health, and what preventive steps everyone can take to keep their mouth healthy."

A compelling body of research has shown that periodontal disease or gum disease – the most common cause of tooth loss in adults – has a significant link to a variety of systemic health problems, such as diabetes, respiratory illness, osteoporosis, and pregnancy complications. Delta Dental's new benefit features are tailored to a company's demographic needs and integrated into their dental programs.

The insurer continued to benefit from strong customer loyalty, adding 243 new accounts in 2007 – despite a slowdown in the economy. Dental premiums set another all-time high, surpassing \$188 million, and consolidated net income approached \$3 million. With reserves of more than \$57 million, Delta Dental has one of the strongest balance sheets in the industry. This financial strength allows the insurer to keep premiums affordable and predictable for its members.

Delta Dental remained the only major dental insurer in southern New England that conducts reviews to ensure quality of care and detect fraud. The insurer's dental case management program offers a unique opportunity to ensure that members' benefits dollars are spent in the most appropriate, cost-effective manner.

In 2007, Delta Dental also:

- Launched a widespread media campaign called “Listen to Your Mouth,” to promote the importance of good dental health and the connection to overall health.
- Offered a new annual Maximum Carry Over Provision as part of the dental wellness program. This allows members to “carry over” unused portions of their annual maximum to the following plan year, provided they use their preventive benefits.
- Added a Health Risk Assessment tool to its member website. This easy-to-use appraisal helps identify risk patterns associated with dental disease. By using this tool, members can review the results with their dentist and plan to reduce long-term risk.

The company continued to reach out to underserved and vulnerable populations through its permanent charitable endowment program – the Delta Dental of Rhode Island Fund. In 2007, Delta Dental made several grants, totaling nearly \$145,000, to non-profits including the Samuels Sinclair Dental Center at Rhode Island Hospital, the Dental Program at Providence Community Health Center, the Pediatric Dental Center at St. Joseph Health Services of Rhode Island and the mobile dental program at Carelink Pace.

Delta Dental’s most recent customer satisfaction survey underscored the company’s positive trend. Last year, 95% of members surveyed said they were satisfied or very satisfied with Delta Dental. And good news travels: 94% of those asked said they would recommend Delta Dental to a friend or relative.

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Delta Dental of Rhode Island is the state’s largest dental insurer. The Company and its wholly owned subsidiaries administer dental benefits for nearly 640,000 members. The mission of Delta Dental is to improve the dental health of the people of Rhode Island by providing well-managed, high quality and affordable dental care products which are both financially viable and responsive to marketplace needs. www.deltadentalri.com