



**BEYOND
BENEFITS**

A photograph of two men in suits standing in front of a modern, multi-story building at dusk. The building has large glass windows and is illuminated from within, showing a warm glow. The sky is a deep blue. The men are standing on a grassy area. One man is on the left, smiling, and the other is on the right, wearing glasses and looking directly at the camera. A sign in the background reads "SCHOOL OF DENTISTRY".

As a not-for-profit service corporation, Delta Dental of Wisconsin is able to focus our revenues and efforts on the causes we believe in.

We commit our financial resources to activities and organizations that serve Wisconsin's dental health needs. We actively partner with members of the dental profession to reach underserved populations. Each year, we provide more than \$2.5 million in financial support to oral health and local community efforts. When employers choose Delta Dental, they're also choosing to support their communities and important dental-related causes. Together, we're advancing Wisconsin's dental health.

Dennis Peterson
Executive Vice President
Delta Dental of Wisconsin

William K. Lobb, DDS, MS, MPH
Dean, School of Dentistry
Marquette University

Delta Dental's Purpose

Our purpose as the dental benefits leader is to earn and keep the respect of our publics.

We do this through innovation and a deep commitment to quality.

With pride we work to ensure long-lasting relationships with our customers.

With confidence, we pledge to surpass customer expectations of service, product and value.

In doing so, we strive to foster a higher level of dental health for everyone.

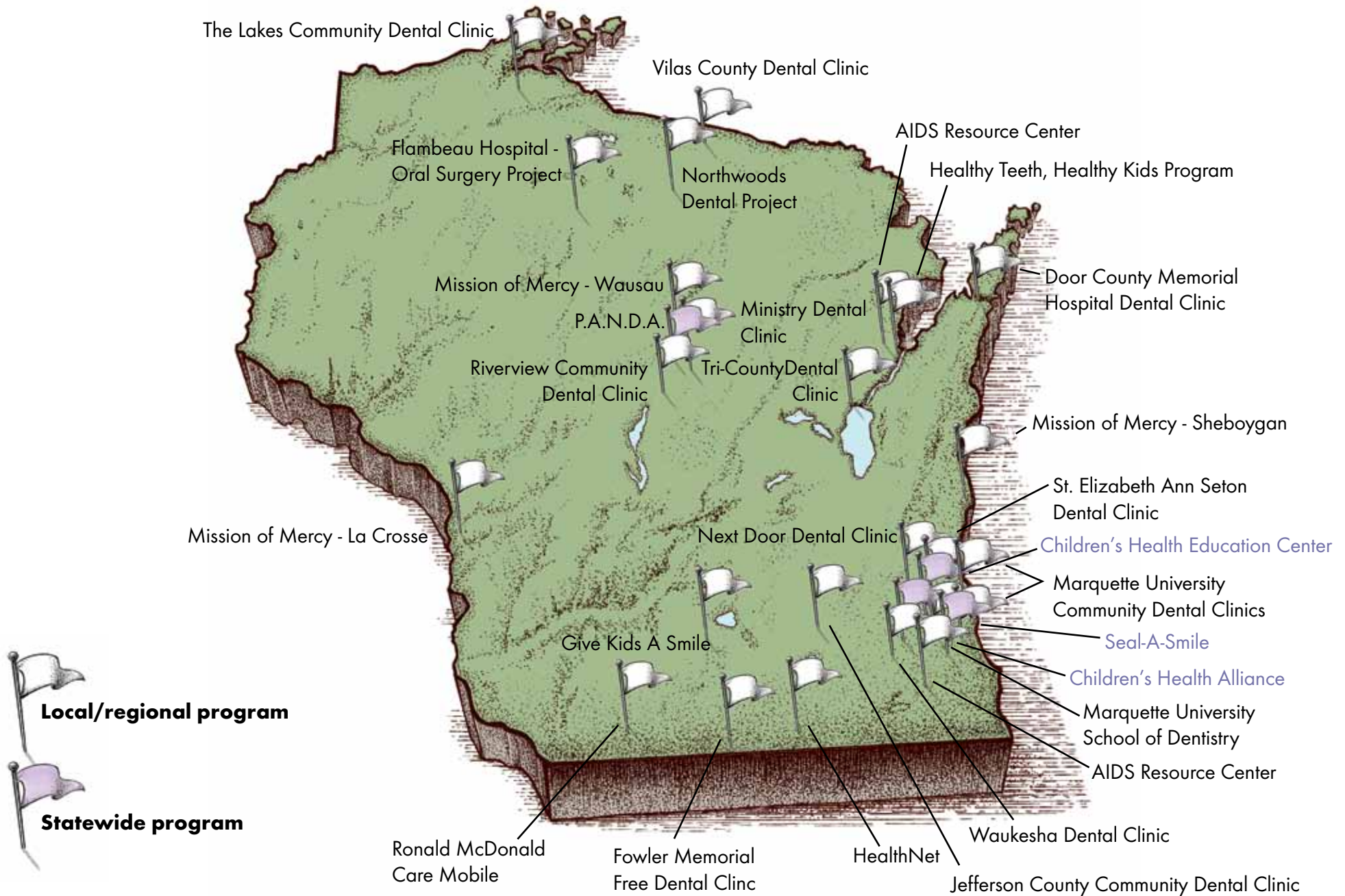
// As Wisconsin's leading dental insurance provider, we have both the desire and the resources to make a difference to improve oral health. //

Dennis Brown,
Delta Dental President and CEO



Pictured from left to right: Michelle Czaplinski, Underwriting Manager; Terrie Bloch, Inside Sales Representative; Dave Peterson, Director of Sales; Lynn Horn, Account Representative; Scott Kosinski, Director of Marketing; Jeff Lutgen, Director of Advantech Strategic Partnerships; Dennis Brown, President & CEO; Adam Petersen, Customer Service Representative; Pamela Gartmann, Vice President Human Resources; Jerry Ratajczak, Senior Account Executive; Tracy Thiel, Inside Sales Representative; Jackie Bloomer, Account Executive; Rick Zupan, Inside Sales Manager

Supporting Efforts Throughout Wisconsin



Dental Clinics Across the State

Delta Dental of Wisconsin takes a lead role in supporting many dental clinics committed to serving the needs of low-income patients.

Milwaukee Metro Area

- AIDS Resource Center of Wisconsin – In 2009 and 2010 we awarded \$25,000 to fund its two dental clinics in Milwaukee and Green Bay. The clinics serve more than 1,200 HIV-positive patients each year, two-thirds of whom have no dental insurance and few resources to pay for needed services.
- Next Door Dental Clinic – Delta Dental provided a \$500,000 grant to break ground for a new dental clinic to provide oral health education, prevention and treatment to a critically underserved area of Milwaukee.
- St. Elizabeth Ann Seton Dental Center – Delta Dental’s significant support helps fund urgent care and specialty care programs for low-income residents at this southside Milwaukee clinic.
- Marquette University Community Dental Clinics – Marquette’s north and southside community dental clinics operate under the leadership of the school’s dentistry faculty and students. The facilities have served more than 9,500 patients since opening in 2007 and 2008.
- Waukesha Dental Clinic – A \$350,000 grant from Delta Dental helped open the doors in May 2008. The facility employs a full-time dentist, hygienist and two assistants, along with local volunteer dentists and hygienists.

Northeastern Wisconsin

- AIDS Resource Center of Wisconsin – See above.
- Door County Memorial Hospital Dental Clinic – Delta Dental has made a three-year commitment to establish and support the dental clinic in Sturgeon Bay.
- Mission of Mercy – This two-day clinic was held in Sheboygan in July 2010, with Delta Dental providing significant financial support. The clinic treated 2,000 patients using nearly 1,000 volunteers, including dentists, hygienists and Delta Dental employees.



Southcentral Wisconsin

- Fowler Memorial Free Dental Clinic - In response to a lack of dental care for low-income residents in Green County, a coalition opened a community clinic in 2009 to serve Medicaid-enrolled children ages 3-12 with dental emergencies and provide preventive care and dental health education. Delta Dental helped fund the start-up clinic and provided \$25,000 in continued operating costs in 2010.
- HealthNet of Janesville - Spearheaded by a major grant from Delta Dental of Wisconsin in 2006, HealthNet opened a clinic in 2007 to serve low-income and uninsured persons in and around the Janesville area. (See sidebar.)
- Community Dental Clinic - Volunteer dentists from around Jefferson County serve low-income residents at this facility in Fort Atkinson.

Central/Northern Wisconsin

- Ministry Dental Center - Delta Dental teamed up with St. Michael's Hospital and CAP Services to establish a community dental clinic in Stevens Point. The clinic has helped thousands of individuals, including patients who had not seen a dentist for many years.
- Tri-County Community Dental Clinic - Serves the dental health needs of underserved populations in Calumet, Outagamie and Winnebago counties. Delta Dental provided a grant to open the clinic and ongoing funding for a dental hygienist position.
- Riverview Community Dental Clinic - A clinic in Wisconsin Rapids opened in 2009 to serve low-income residents, thanks to funding from Delta Dental. The clinic employs two dental hygienists, two dental assistants and a dentist.
- The Lakes Community Dental Clinic - Delta Dental provided major funding for this clinic in Ashland.
- Mission of Mercy - Wisconsin's first Mission of Mercy two-day clinic was held in La Crosse in 2009. Delta Dental was as a major sponsor of the event. Delta Dental will also help sponsor the Wausau Mission of Mercy two-day dental clinic in 2011.

HealthNet

Since its inception in 2006, HealthNet of Janesville has provided more than \$500,000 in free or reduced-cost dental services to Rock County residents.

"Our growth has been tremendous," says Program Director Traci Rogers. "We've experienced a 77 percent increase in dental program usage over the last two years alone."

Approximately 20 Rock County dentists volunteer a half day once a month at the clinic, working with a part-time dental assistant and part-time dental hygienist. Volunteers handle reception, scheduling and other duties.

In the past year HealthNet dentists performed more than 3,200 procedures. Those numbers are not expected to decrease, as demand for dental services among Rock County's underserved is so great that the program limits new enrollments to five per week.

After an initial visit, new patients are put on a treatment plan. Decay and abscesses are dealt with first, and then issues affecting self-esteem, such as missing front teeth.

"Since July 2009, 130 of 431 treatment plans have been completed," Rogers says, "and that has made a difference in these people's lives. "I hadn't expected this going into the program, but we've had such an impact on people's self-esteem. People smile more. They feel better about themselves. We have an important long-term impact on people's lives, and that's wonderful."

A grant from Delta Dental of Wisconsin helped HealthNet launch its dental program, and ongoing funding from Delta Dental helps the program continue.

"None of this would have been possible without the support of Delta Dental," Rogers says. "We owe Delta Dental such a debt of gratitude."

Supporting the Future of Dental Health

Healthentic

The best dental health decisions are informed decisions. And a Delta Dental-supported organization called Healthentic is revolutionizing informed decision-making by creating individualized reports that include benchmarks and best practices focusing on the long-term benefits of oral health.

Healthentic is a Seattle-based dental informatics firm founded by five leading Delta Dental member companies, including Delta Dental of Wisconsin. They are developing reports that give a Delta Dental group an overall oral health score, derived by comparing the group with similar groups, as well as oral health characterizations of its employee populations and an overall cost comparison.

Groups can use this information to improve their employees' oral health – and ultimately, their overall health.

Dr. Fred Eichmiller, Delta Dental's vice president and science officer, helped create the report. "From the start, this product was designed to deliver better outcomes for our customers," Dr. Eichmiller says. "First, we can use dental records to predict more expensive health complications. Second, we can collect data and use predictive modeling to identify at-risk populations within an employer group, and provide suggestions that often produce better long-term outcomes."

"The research is very solid," says Dennis Brown, Delta Dental's president and CEO. "And the interesting thing is a lot of what they are uncovering has applicability on the medical side."



// There's a lot of change going on in the science of dentistry. And it's really gratifying to work with a company where we can be at the forefront of that. //

Dr. Fred Eichmiller,
Vice President and
Science Officer



See Dr. Fred at experience.deltadentalwi.com.

C3 Jian

A future without dental decay? It might be possible, thanks to a Delta Dental-supported research company called C3 Jian.

Research has shown that tooth decay is caused by specific bacteria that live alongside “good” bacteria in plaque, feed on simple sugars and create acids that lead to tooth decay.

The scientists who formed C3 Jian, a privately funded bio-tech company, are at the forefront of this research. They were part of a team of researchers who discovered targeting peptides that could seek out and kill selected microbial pathogens while leaving helpful bacteria undisturbed.

C3 patented its Specifically Targeted Anti-Microbial Peptides (STAMP) and is using them to develop unique products that diagnose, treat and prevent bacterial and fungal infections that cause cavities and periodontal disease and other diseases including osteoporosis, nail and skin infections, gastrointestinal problems and hair loss. New antibiotics using these smart agents have the potential to be significantly more effective than current, broad-spectrum antibiotics.

In research studies conducted by C3, the smart peptides kill the decay-causing organisms and allow beneficial bacteria in the mouth to survive and form a protective barrier. They have outperformed previously tested anti-cavity drugs, and several oral health companies have expressed an interest.

Another discovery also led to the creation of Kavity Kops™, a lollipop made with herbal extracts combined with fruit-flavored, sugar-free sweeteners formulated to help maintain healthy teeth for people at risk for dental cavities.

C3 Jian receives funding from three Delta Dental member companies, including Delta Dental of Wisconsin, and state and federal funding.

Though extensive studies and regulatory approvals are needed to make these new products a reality, this research has all the indications of being a major breakthrough that could change the face of medicine and dentistry.

“For years we removed plaque from the mouth to prevent cavities,” said Dr. Fred Eichmiller, vice president and science officer. “Now we’re looking at newer technologies and researching how we can make the plaque that’s there healthier.”



Wisconsin's Next Generation of Dental Professionals

Marquette University School of Dentistry

Delta Dental of Wisconsin has made grants of more than \$4 million to the Marquette University School of Dentistry, Wisconsin's only dental school. Our contributions help ensure an adequate supply of dentists in Wisconsin and improve the skills and productivity of dentists statewide. We provide major funding for the school's community dental clinics in Milwaukee, its dental outreach programs, fellowships, scholarships, and a placement coordinator staff position.



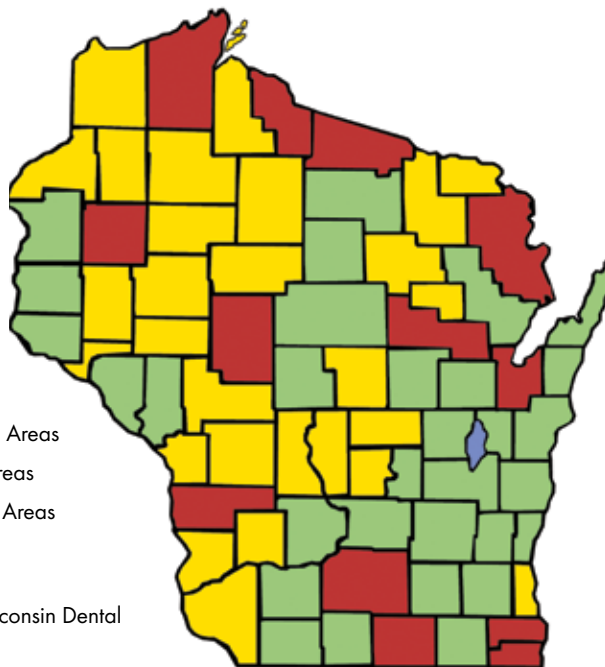
Lois Joswick & Peg Kolbeck
Professional Relations

Scholarships

Delta Dental funds more than 20 scholarships for in-state students at the Marquette University School of Dentistry and 10 dental hygiene programs at Wisconsin technical colleges. These scholarships help ensure the future of quality dental care while enabling individual students to defray educational expenses.

Rural Wisconsin General Dentistry Fellowship

Rural communities suffer from a shortage of dentists, and it's difficult to recruit and retain new dentists in these areas. To address this, Marquette University's School of Dentistry and Delta Dental of Wisconsin created the Rural Wisconsin General Dentistry Fellowship. This innovative program places two dental school graduates into an advanced general dentistry training program that focuses on the needs of low-income patients in rural areas with long waiting lists of low-income patients in need of services.



Source: 2008 Wisconsin Dental Workforce Study

Marquette University Community Dental Clinics

As Wisconsin's largest city, Milwaukee has some significant access-to-care issues. Fortunately, Milwaukee is home to the Marquette University School of Dentistry and its two community clinics.

In the last three years, the Marquette University Community Dental Clinic-North and the Community Dental Clinic-South have served more than 9,500 patients and performed more than 25,000 procedures.

CDC-South opened its 4,500-square-foot facility in 2007. CDC-North opened a similar facility in 2008. Both use pre-doctoral dental students to provide treatment, with support provided by full-time staff.

"We collaborate with the Milwaukee Area Technical College's Dental Hygiene program," says Dr. William Lobb, dean of the dental school. "Their students provide periodontal therapy for our patients four hours a week during the fall and spring semesters."

Based upon availability of student dentists, both facilities have operated at or near capacity since opening. There are waiting periods at CDC-South for exams, dentures and pediatric care.

Both clinics face tremendous challenges: helping patients keep appointments, changing community oral health attitudes, and convincing patients that dental care should be based on prevention, not pain.

Still, the rewards far outweigh the challenges.

"There are many great human interest stories," Dr. Lobb says. "We have patients traveling from as far away as Watertown, East Troy, Appleton and Green Bay. One 18-year-old patient had extensive dental caries and pain. We were able to get her out of pain and give her the ability to smile again."

All of Milwaukee smiles more these days, thanks to Marquette University and its dental students.

Programs Supported by Delta Dental

Children's Health Alliance

Delta Dental of Wisconsin is proud to support the Children's Health Alliance of Wisconsin, a leader in oral health policy, education and program management, as it carries out these important statewide initiatives:

- Expanding the state's Seal-A-Smile program for low-income children in southeastern Wisconsin.
- Developing a comprehensive data collection process for sealant programs statewide, focusing on these programs' delivery and effectiveness.
- Delivering technical assistance, education and information to oral health advocates throughout Wisconsin.



“ There is such a need in Wisconsin for dental care, especially among children who don't have access. And Delta Dental meets the need. ”

Karen Ordinans,
Executive Director, Children's Health Alliance of Wisconsin & Board of Directors, Delta Dental of Wisconsin

Children's Health Education Center

The Children's Health Education Center is affiliated with Children's Hospital of Wisconsin in Milwaukee. Delta Dental provides funding for CHEC's dental health education programs, which annually serve thousands of kids from Milwaukee and across the state.



Seal-A-Smile

Delta Dental donated nearly a half-million dollars to the Seal-A-Smile program, which promotes dental health and helps prevent dental decay—the number one chronic disease of childhood—by placing sealants on children's teeth. In conjunction with funds from the U.S. Health Resources and Services Department, grants are distributed to community-based sealant programs that target children at the highest risk for tooth decay.

"Sealants are among the most effective tools dentists have to prevent tooth decay and preserve good oral health," said Dr. Fred Eichmiller, vice president and science officer at Delta Dental.



Healthy Teeth, Healthy Kids

Delta Dental established a \$375,000 community challenge grant for the Rotary Club of Green Bay's "Healthy Teeth, Healthy Kids" program. The program, launched by the club in February 2005, provides free or low-cost, in-school dental care to Green Bay school children. It now serves more than 5,400 children annually in 13 schools.

P.A.N.D.A.

P.A.N.D.A. is an acronym for Prevent Abuse and Neglect through Dental Awareness. Sponsored by Delta Dental and supported by a coalition of public and private organizations, P.A.N.D.A. is an educational program presented by Delta Dental that helps dentists and dental office personnel recognize and report suspected cases of child abuse and neglect.



Ronald McDonald Care Mobile

Delta Dental helps offset operating expenses of the Ronald McDonald Care Mobile, a 40-foot mobile unit which travels to communities in south-central Wisconsin and north-central Illinois to provide dental care to underserved children. The Care Mobile has served thousands of children since 2003. The program coordinates with local county/city health departments, school nurses and volunteer organizations to reach children in the greatest need of care.

Wisconsin's Mission of Mercy



In February 2007, Dr. Kathleen Roth, a West Bend dentist serving as president of the American Dental Association, passed the time on Amtrak chatting with Jason Krause of dental distributor Henry Schein. Roth and Krause discussed Mission of Mercy, a free dental clinic with services provided entirely by volunteers. Mission of Mercy began in 2000 in Virginia and spread state-by-state across the country.

"Wisconsin ought to have that," Dr. Roth said, and within a year the Wisconsin Dental Association board secured funding (including a \$100,000 pledge from Delta Dental of Wisconsin) and approved a Wisconsin Mission of Mercy program.

Mission of Mercy works in one community each year. Communities are chosen according to need, community commitment, and volunteer support. Past sites have included La Crosse and Sheboygan. "The community really embraces this project," says the WDA's Lani Becker. "From start to finish every aspect is supported by some volunteer group, including the Rotary, church ladies, and the League of Women Voters. It's just remarkable."

In 2010 nearly 1,000 volunteers treated 2,000 patients over the mission's two-day run. The care is valued at more than \$900,000.

"The people are so thankful, and your heart goes out to them," says Delta Dental Professional Relations Manager Lois Joswick. "It's just a wonderful thing."

"We help provide cleanings, bridges and oral surgery," says Tom Williams, Delta Dental senior account executive. "Delta Dental stepped up to the plate with money, resources and people." The 2011 event is slated for Wausau. Thanks to support from Delta Dental, the Mission of Mercy train will keep on rolling.

“Delta’s heart is the same as my heart, and it’s really nice to work for an employer that has a giving heart.” //

Becky Cook,
Enrollment & Billing
Representative



See Becky at experience.deltadentalwi.com.

Other Donations

As Wisconsin's largest dental insurance carrier, we are committed to helping to advance oral health and education any way we can. Here are a few other donations we've made that are helping make a difference in people's lives:

- Delta Dental awarded the Northwoods Dental Project a \$60,000 grant for its Healthy Mothers and Senior Smiles dental health programs.
- The Flambeau Hospital Oral Surgery Project received \$57,000 from Delta Dental to buy equipment to perform oral surgery at the hospital, with an emphasis on helping underserved and uninsured patients.

- Delta Dental continued its support of the Greater Milwaukee Dental Association's Smile Day at the Discovery World Museum.
- Through a \$12,000 Delta Dental donation in 2010, the Dane County Give Kids a Smile program was able to expand its outreach to Madison-area children and teens who don't have access to dental care. The program serves many Latino families and, in addition to services donated by area dentists, provides interpretive services and transportation to reduce barriers that families may encounter in getting proper dental care.

Our Commitment

Improving the dental health of the people in Wisconsin is at the heart of our business operations. We strive to make coverage affordable for companies and employees. With lower out-of-pocket costs, employees and their families are more likely to seek regular dental care. Along with technological advancements in dentistry and widespread fluoridation of municipal water, improved access to care has contributed to huge overall gains in Americans' dental health. We are proud of our efforts to improve access to dental care for all Wisconsinites.



To inquire about donations from Delta Dental of Wisconsin, please contact our Corporate Communications and Community Relations Manager at 800-236-3713.

Form: BR201-1008

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Experience. The Delta Dental Difference.