



# 2010 annual report

the recognized and  
representative resource of  
the dental benefits industry

# Board of Directors

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Elected October 2010

*Chair*

**Bruce Hentschel**

Principal Financial Group

*Vice -Chair*

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Humana Specialty Benefits

**Dr. Fred Sharpe**

Avesis

**Brian Watts**

First Dental Health

**Evelyn F. Ireland, CAE**

Executive Director

# From the Chairman

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Amid uncertainty and constant change, our members continued to provide dental coverage to more than 140 million Americans in 2010, improving their access to oral health care and contributing to their overall health. Last year the dental benefits market was valued at \$144 billion, demonstrating our value to the U.S. economy as an integral part of the health care industry.

For years, NADP's extensive library of research has not only communicated important industry trends but also underscored the value of dental benefits. For example, the *NADP 2008 Group Purchaser Study* highlighted employers' perceptions regarding dental benefits. According to that report, 62% of employers previously indicated dental coverage is an essential part of their benefits package—a nine-point jump over 3 years. Dental benefits are preceded in importance only by medical insurance and 401 K retirement plans in employee's rankings of valued benefits. In addition to contributing to our nation's financial strength, NADP members also clearly provide a product valued by our fellow citizens.

The federal government also recognized the value of dental plans by mandating pediatric coverage as part of its Essential Health Benefits Package established in the health care reform bill, the Affordable Care Act (ACA). However, this mandate and other components of ACA created unique challenges and opportunities for our industry.

In this business environment, NADP remained committed to your success by fulfilling our strategic plan and mission to promote and advance the dental benefits industry to improve consumer access to affordable quality dental care.

To enhance your market intelligence, NADP published its standard statistical surveys, including the enrollment report, which revealed a decrease in the number of Americans with dental coverage at year-end 2009. This was the first reported market decrease since NADP began collecting this data in the early 90's. More importantly, this finding demonstrated the impact of the economic recession on our industry and provided a

strong call to action for the industry to come together to protect and promote our future success.

Taking into account the various viewpoints of our members, we continued an aggressive lobbying campaign on health care reform including visits to Washington, D.C., advancing amendments, proposing regulatory language, presenting a legal memo to Health and Human Services (HHS) and working with the National Association of Insurance Commissioners (NAIC) on development of their Model Act for Exchanges.

CONVERGE rebounded in 2010 to be one of the most highly attended annual conferences in NADP history. With high scores for its mix of excellent educational sessions and networking opportunities, CONVERGE delivered timely, critical professional development opportunities geared to your success.

NADP continued its representation of industry positions and unique concerns to a variety of influential industry groups including the Dental Quality Alliance, the ADA Code Revision Committee, X12 and others.

NADP also laid an important foundation for our future with the launch of a new website and creation of the industry-wide weekly e-newsletter, *NADP SmartBrief*, a compilation of the top news articles from major media sources. The new website provides the needed infrastructure to expand our reach to new audiences while the *SmartBrief* targets a wide-range of audiences in addition to NADP members involved in the dental benefits transaction, especially brokers.

The following pages of this report highlight the strides NADP has made on your behalf during the course of 2010 and indicates the work still before us.



**Bruce Hentschel**  
Principal Financial Group  
NADP Board Chair

## 2010: A Banner Year for NADP

*First-time achievement, critical health care reform victories, successful negotiations and strong core services made 2010 one of the strongest years in NADP history.*

### New in 2010

The success of our members is always the first priority for NADP. The association simultaneously added valuable member services while continuing to serve the industry as your voice on health care reform and other vital issues.

#### *Fair Health Representation*

The year began with unanswered questions about continued production of the MDR and PHCS dental databases resulting from the transfer of the Ingenix data as directed by the New York Attorney General Settlement Agreement. Realizing the creation of the new non-profit, FAIR Health, could have an enormous impact on your business operations, NADP persisted in its outreach to this new organization on your behalf. NADP's persistence was effective as early in 2010, FAIR Health President Robin Gelburd contacted NADP to obtain insight on the impacts of the transition of Ingenix data on the dental industry. NADP led a group of industry executives in an initial meeting with FAIR Health in the spring.

Following the initial contact, NADP was asked to organize three industry workgroups to provide ongoing feedback to key FAIR Health staff. NADP has provided background on dental operations, examined sample data tables, identified volunteers to test the new data upload/download portal and made recommendations for display of dental information on the FAIR Health website. Clearly, NADP's dogged pursuit of answers for the industry shed necessary light on this key source of data and provided a critical link for our members' continued business operations and success.

### *NADP SmartBrief*

To establish the NADP brand with the broker community and other audiences involved in the dental benefits transaction, the association launched the weekly e-newsletter, *NADP SmartBrief*. This e-newsletter compiles the top news articles impacting dental benefits from third party, major media sources such as the *Wall Street Journal*, *Forbes*, and others. NADP also provided you an opportunity to offer the publication to their brokers via links on your company website.

### *Hogan Lovells Memo: Clarification on Federal Market Reforms*

Acting on your behalf, NADP quickly secured the expertise of the Hogan Lovells law firm to determine the applicability of market reforms on dental benefit plans. With input from the NADP HCR Task Force and lobbying firm Brown Rudnick, Hogan Lovells drafted a highly successful, influential legal memo to the HHS. HHS's favorable response confirmed that the ACA's market reforms do **not** apply to separately offered dental plans or dental plans that are not integral to a health plan. To provide additional value to our members, NADP distributed the Hogan Lovells memo to plan members that voluntarily contributed to the 2010 HCR fund for their use in working with their business partners and vendors.

### *Health Care Reform Webinars*

Based on your feedback, NADP presented the following series of free, members' only HCR webinars on the topics identified as critical by our plan delegates and CEOs:

- HCR Briefing and Overview
- Applicability of Market Reforms
- HCR Financing Impacts on Dental Plans
- Pediatric Oral Health Coverage Requirements
- Exchanges, Private Market, Large & Small Group

### *New and Improved Website*

To improve your experience and lay the foundation for outreach to new audiences, NADP completely revamped its website. In addition to a graphic upgrade, the new website and eCommunity provided members with easier access to products, services and information in addition to increased abilities to network with fellow members online. The website also strengthens NADP's online and social media presence, further establishing the organization as the leader in the dental benefits industry.

### *State Law Portal*

With the State Law Portal, you have one more tool to track dental specific laws in a single state or all 50. NADP provides this service to all member types: dental plans, supporting organizations, associates, individuals or internationals via the new website.

### *Second Generation CDT License Agreement*

NADP demonstrated its superior knowledge and understanding of the dental benefits industry during negotiations of the second CDT Content License Agreement. On your behalf, NADP persisted in negotiations to achieve a business friendly agreement that both extends the gains won in the original licensing agreement and includes three critical new authorities:

- Ability to comply with state and federal laws without violating the agreement
- Use of common terminology in conjunction with Code numbers (NADP is developing a list for ADA approval)
- Use of CDT to administer claims in foreign locations through business associates

## Core Services

NADP continued to provide the services you know and trust including education, research, government relations and industry representation.

### Education



As one of the most highly attended annual conferences ever, CONVERGE 2010 rebounded from the 2009 economic downturn to deliver quality educational content and outstanding networking opportunities.

To achieve this success, the Education Commission focused on content that explored current external and internal industry challenges. By adding a HCR track, CONVERGE addressed a critical industry concern while also offering stellar content in other areas such as product design, social media, networks and consumerism. As a result 98% of attendees said they would recommend CONVERGE to a colleague and 93% gave the conference an overall favorable rating.

To enhance your professional development, NADP also presented numerous **integrated learning opportunities**, which combined Webinars and CONVERGE 2010 sessions for more in-depth content about product development and design. The 2010 Webinar series expanded also explored topics such as fraud detection trends, e-mail marketing, contact center trends and coping with generational differences in the workforce

### Research



NADP research indicated a market not immune to the national economic downturn. In addition to our member companies working with reduced work force, various research reports revealed a decrease in national enrollment and increases in premiums – all results of a sluggish economy.

In 2010, the NADP Research Commission produced the following reports:

**Metrics Report:** The association published these three surveys in 2010: NADP/LIMRA 2009 Contact Center Metrics Report, NADP/LIMRA 2009 Administrative Metrics Report and NADP/LIMRA 2009 and NADP/LIMRA 2009 Group Dental Claims Metrics. In previous years, NADP combined these three reports into a single publication, but with the addition of some administrative metrics, the Research Commission recommended three separate and more focused reports.

**Sales Reports:** Also in conjunction with LIMRA, NADP made the quarterly sales reports available to participating members.

**Enrollment and Network Statistics:** NADP collaborated with DDPA to deliver the Enrollment Report to dental plan members in October 2010 and the Network Statistics report in January 2011.

**Premium Trends:** NADP continued its collection of In-force premiums alongside new premiums, by product type; however, 2010 will be the last year NADP collects data on new premiums.

**Industry Snapshots:** NADP conducted two Industry Snapshots during 2010. One covered the topic of Electronic Funds Transfer implementation and one snapshot supporting NADP's lobbying efforts with regulatory bodies implementing this year's health care reform law.

### *Industry Representation and Collaboration*

Thanks to the efforts of NADP volunteers and staff, the voice of the dental benefits industry voice resonates with strength and clarity on a variety of powerful industry groups affecting your business. In 2010, NADP represented you to the following organizations:

**American Dental Association:** NADP continues to submit CDT Code recommendations via its voting seat on the Code Revision Committee. In addition, your concerns are also vetted via NADP's voting seats on the Dental Content Committee (DeCC), Standards Committee on Dental Informatics (SCDI) and Dental Claim Form Advisory Committee (DeCFAC). NADP also launched a second article series for the *ADA News* featuring plans' top 10 concerns with dentists and successfully negotiated your 2011/2012 CDT Content License Agreement, which serves as the industry's standard.

**Health Level 7 (HL7):** While serving as the recognized industry representative, NADP actively monitors the development of electronic transaction standards for workable solutions for dental benefits.

**X12 Dental Caucus:** Co-chaired by NADP Deputy Executive Director **Timothy L. Brown**, NADP was successful in achieving adjustments to the 5010 version of the 837 Dental claim to allow for broader use of diagnosis codes.

**Dental Quality Alliance:** As the only dental benefits organization serving as a voting member of the Executive Committee, NADP not only speaks for our industry but also sets policy concerning federally mandated standards for Medicaid and Medicare dental benefits.

**National Association of Insurance Commissioners:** NADP represented dental plans during discussion of the structure of the Exchanges and the exemption from market reforms.

**National Conference of Insurance Legislators:** NADP submitted numerous testimonies on behalf of our members during discussions regarding non-covered services legislation.

### *Government Relations*

NADP members and staff waged a pro-active industry campaign opposing the anti-consumer aspects of non-covered services (NCS) bills introduced by many state legislatures. In the end, we were instrumental in amending the definition of NCS in many state legislatures and at NCOIL to eliminate any impact on contracted services.

NADP achieved this success by presenting testimonies to the National Conference of Insurance Legislators (NCOIL) several times last year. The Delta Dental Plan Association (DDPA) and America's Health Insurance Plans (AHIP) also joined our efforts to provide a united industry position at NCOIL and on the state level.

Fueled by an efficient grassroots campaign launched by several state dental associations, NCS legislation grew in popularity during the course of year. By late spring, 12 states had already passed NCS legislation and many more were considering it. However, following early rounds of testimony, NCOIL delayed adoption of its model legislation until November 20. The final model includes the amended definition that is favored by our industry.

### *Health Care Reform*

Because of the diversity of the association's membership and the complexity of health care reform, NADP strived to find the middle ground on the issues that does not disadvantage or advantage one group of members over another. The year began with the question of whether health care reform would pass and if it did, what provisions would impact dental? With passage of ACA in March, the question then became "What provisions impact dental?" When some impacts were unclear, the next focus was on seeking formal clarifications on applicability. The year ended with the focus on implementation—primarily on operation of Exchanges.

Following is a recap of the year's milestones on health care reform and dental:

**January**—HCR discussions moved behind closed doors after the Massachusetts election of Republican Sen. Scott Brown broke the Democratic Senate stranglehold of 60 votes. Rumors began to surface that a little known process of "reconciliation" might be used as a way to bypass a new Senate vote on the full health care reform bill. NADP focused on keeping the gains of the Stabenow-Lincoln amendment and developing consensus on how and where in the process to get the technical language that would fully implement the S-L amendment.

**February**—The President took the lead in health care reforms, hosting a televised Health Care Summit for Democrats and Republicans. He presented "his" proposal, which encompassed many of the provisions of the bill that already passed the Senate. His proposal also scales back the tax on high value insurance—an agreement with a labor-led coalition that NADP supported with information. The scaled back tax proposal excluded dental and vision benefits from the calculation. NADP provides members with up-to-date information on prospects for passage and actions required with first free HCR webinar.

**March**—ACA passes in the basic form of the Senate-passed bill, which included the Stabenow-Lincoln Amendment. Changes passed in a reconciliation bill brought the expected exclusion of dental and vision from the "Cadillac" tax. NADP develops an overview of ACA provisions for presentation to members.

**April**—On April 1, NADP provides an overview webinar and initial memo on ACA's provisions and impacts on dental benefits. More than 120 industry leaders participated and identified critical questions about applicability of market reforms. NADP held a member referendum to assure the association was on track with member expectations for areas of action: continued Congressional lobbying, regulatory advocacy and expanded focus on implementation. Members overwhelmingly supported moving ahead on all fronts with a commitment to funding.

NADP hired the Hogan & Lovells, a federal regulatory law firm to develop the legal memo asking for clarification of applicability of market reforms to dental. The month closed with an in-depth webinar on "Applicability of ACA Market Reforms to Dental" featuring Hogan & Lovells.

**May**— NADP held additional in-depth HCR webinars for members on Pediatric Oral Health Coverage Requirements and HCR Financing Impacts on Dental.

NADP sends the legal memo on applicability of market reforms to dental sent from Hogan & Lovells to the Secretaries of Health and Human Services (HHS), Labor and Treasury. VSP and NAVCP joined NADP in the legal memo. Interim federal regulations on dependant age were issued without clarification of applicability to dental coverage.

The NAIC provided preliminary advice to HHS on issues of rate review and minimum loss ratios (MLR), specifically stating their focus on major medical coverage not supplemental coverage like dental and vision.

NADP fielded a survey on the industry's voluntary compliance with market reforms like continuation of dependants to age to 26.

**June**—HHS rules on grandfathered plans included a clarification that market reforms do not apply to HIPAA “excepted” benefits, i.e. dental & vision benefits provided as separate coverage. NADP files comments with NAIC on inappropriate inclusion of dental in a new Blanks proposal collecting data for the application of MLR.

**July**—Federal regulations were issued on Coverage for Preventive Services and Claims Appeals/External Review Processes.

**August**—NADP adds track of HCR topics to program at CONVERGE 2010 including Mercer's Andy Almeida and Oregon Director of Insurance Teresa Miller.

**September**—During CONVERGE Sens. Stabenow and Lincoln issue letter urging Secretary Sebelius to fully implement their amendment through regulation. In addition, NADP files comments with HHS on development of Exchanges.

**October**—The NAIC Exchange Subgroup released first draft of its American Health Insurance Exchange Model Act.

**November**—NADP proposed extensive amendments to NAIC Exchange Model to fully incorporate the separate offer of dental coverage. NAIC accepted key provisions of proposed amendments. NADP continued suggesting refinements through several versions of the Model, working closely with DDPA throughout the process. NAIC Model was adopted by the Exchange Subgroup and B Committee. At the end of 2010, final approval of the NAIC Executive Committee was pending.

HHS Secretary Sebelius responded to the September Stabenow-Lincoln letter indicating common ground on goals for regulatory clarifications and pledging to do what is possible.

In a meeting arranged by NADP's lobby team at Brown Rudnick, NADP Executive Director, Evelyn Ireland and Chair of the HCR Task Force, Jon Seltenheim, meet with Joel Ario, Director of the HHS OCIO Office of Exchanges, and his staff. The meeting focused on clarifications needed in federal regulations on Exchanges.

**December**— NADP responds to IOM Survey on essential benefits. NADP HCR Task Force does follow-up to the OCIO meeting and prepares for 2011. An RFP to develop technical implementation recommendations for the offer of dental coverage in Exchanges was drafted.

The year 2011 will bring a continued focus on implementation with expected HHS rules on Exchanges, introduction of Exchange legislation across the states and definition of the Essential Health Benefit Package. And while implementation moves forward, Congress will no doubt try to reopen some of ACA's provisions. All require NADP's and members' continued focus.

## Financial Overview

*From a financial perspective, 2010 was a positive year. Unlike 2009, NADP saw stabilization in our revenue along with continued control of expense items. This allowed a return to more normal forecasting, and a contribution to surplus.*

### REPORT OF INDEPENDENT AUDITORS



**Sutton Frost Cary LLP**

A Limited Liability Partnership  
Certified Public Accountants and Consultants

We have audited the accompanying statement of financial position of National Association of Dental Plans (the "Organization") (a nonprofit organization) as of December 31, 2010 and 2009, and the related statements of activities and cash flows for the year then ended. These financial statements are the responsibility of the Organization's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with U.S. generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control over financial reporting. Accordingly, we express no such opinion. An audit also includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of National Association of Dental Plans as of December 31, 2010 and 2009 and the changes in its net assets and its cash flows for the year then ended in conformity with U.S. generally accepted accounting principles.

*Sutton Frost Cary*  
A Limited Liability Partnership

## Statement of Activities December 31, 2010\*

Revenues	
Membership Dues	\$ 981,328
Education and Meetings	369,283
Government Relations	15,600
Research and Information	25,082
Other Income	5,291
<b>TOTAL UNRESTRICTED REVENUES</b>	<b>\$1,396,584</b>
Net assets released from restrictions – satisfaction of Program restrictions	\$ 112,000
<b>TOTAL UNRESTRICTED REVENUE AND RECLASSIFICATIONS</b>	<b>\$ 1,508,584</b>
Expenses	
Member Services	\$ 190,756
Education and Meetings	365,452
Research and Information	183,895
Government Relations	489,107
General and Administrative	217,904
<b>TOTAL EXPENSES</b>	<b>\$ 1,447,114</b>
<b>INCREASE (DECREASE) IN UNRESTRICTED NET ASSETS</b>	<b>\$ 61,470</b>
Temporarily Restricted Net Assets	
Contributions	
Political Action Committee	\$ 5,700
Government Relations	105,500
Net assets released from restrictions	
Political Action Committee	(6,500)
Government Relations	(105,500)
Increase (Decrease) in temporarily restricted net assets	(800)
Increase (decrease) in net assets	60,670
<b>NET ASSETS AT BEGINNING OF YEAR</b>	<b>329,810</b>
<b>NET ASSETS AT END OF YEAR</b>	<b>\$ 390,480</b>

## Statement of Financial Position December 31, 2010\*

Assets	
Current Assets	
Cash and Cash Equivalents	\$ 1,099,563
Restricted Cash	13,180
Certificates of Deposit	50,101
Accounts Receivable	493,178
Prepaid Expenses	31,910
Deposits	4,312
<b>TOTAL CURRENT ASSETS</b>	<b>\$1,692,244</b>
PROPERTY AND EQUIPMENT	
Furniture and Equipment	\$ 237,366
Less Accumulated Depreciation	(163,581)
<b>Property and Equipment, Net</b>	<b>\$ 73,785</b>
<b>TOTAL</b>	<b>\$ 1,766,029</b>
Liabilities and Net Assets	
Current Liabilities	
Accounts Payable	\$ 23,975
Accrued Expense	77,393
Deferred Revenue	1,274,181
<b>TOTAL CURRENT LIABILITIES</b>	<b>\$ 1,375,549</b>
Net Assets	
Unrestricted	\$ 377,300
Temporarily Restricted	13,180
<b>Total Net Assets</b>	<b>\$ 390,480</b>
<b>TOTAL NET ASSETS</b>	<b>\$ 1,766,029</b>



## 2010 Volunteer Leadership

*2010 would not have been the success it was without the help of our amazing members. We would like to thank and celebrate our volunteer group chairs and vice chairs as well as this year's NADP Gabryl Award recipient and Stars Award recipients.*

## Gabryl Award Recipient, Dr. Gene Sherman, Starmount Life/AlwaysCare



Gene's NADP service exemplifies the spirit of the Gabryl Award. While working to advance the dental benefits industry, he has contributed significantly in all of NADP's core programs. Among his numerous volunteer contributions, he chaired the Alternative Revenue Task Force and served multiple terms on the Board of Directors, Audit and Nominating Committees. He also submitted testimony on NCS legislation, participated in multiple government relations summits, reached out to U.S. Sen. Blanche Lincoln and Rep. Charlie Melancon regarding HCR and improved NADP's sponsorship and exhibit programs.

### *Professional Background*

Gene joined the dental benefits industry in 1994, after 17 years in private dental practice in varied settings. In 2003 he joined Starmount Life Insurance Company, a dental, vision, life, disability, critical illness and accident insurance provider, headquartered in Baton Rouge, Louisiana as their first COO. He is currently their Senior Vice President for Business Development and Professional.

Prior to joining Starmount, Gene was the Director of Dental Programs at Blue Cross Blue Shield of Massachusetts (BCBSMA) where he had strategic marketing responsibilities and helped coordinate its cross-functional dental team. Prior to BCBSMA, he spent more than six years in several management positions at MemberWorks Incorporated, a vertically integrated direct marketing company that designed innovative membership services programs.

As the first Dental Network Manager of the Countrywide Dental Program (a national discount/referral plan), he was instrumental in building their national network and establishing related administrative and provider relations operations. Later, as MemberWorks Director of Health Networks, Dr. Sherman was responsible for the business development and implementation of similar programs providing medical, pharmacy, vision, chiropractic, hearing and health related Internet services.

Gene received his Bachelor of Science (BS) in Biology and his Doctor of Dental Medicine (DMD) degrees from Fairleigh Dickinson University. Subsequently, he received a Master of Business Administration (MBA) degree from the University of Bridgeport.

*"We greatly appreciate Gene's contributions to NADP and the dental benefits industry. He is a long-term contributor to the industry and deserving of the award. It is an honor to recognize him as the 2010 Gabryl Award recipient,"* said Board Chairman Bruce Hentschel (Principal Financial Group).

## Stars



*From left: Chris Swanker, Chuck Stewart, Jeff Album, Ruth Ann Woodley and Linda Moore  
Not Pictured: Michael Hickey*

**Jeff Album, Delta Dental of CA, NY, PA & Affiliates**

The Health Care Reform Task Force recognized Jeff Album for his efforts to establish cross industry communication and understanding with regard to health care reform.

**Michael Hickey, MetLife**

The Government Relations Commission (GRC) commended Michael for his extraordinary expertise and efforts regarding non-covered services legislation.

**Linda Moore, Blue Cross Blue Shield of North Carolina**

The Membership Committee granted Linda the Star Award for her dedicated efforts in qualifying prospects and recruiting new members.

**Chuck Stewart, Smile Brands, Inc.**

The Membership Committee also acknowledged Chuck for his creative contributions to marketing and retention campaigns.

**Chris Swanker, Guardian Life Insurance Company of America**

The Communications Committee recognized Chris for providing a list of broker contacts that made the launch of NADP SmartBrief possible. (Although Chris did not serve on the Communications Committee, his contribution was invaluable. Chris was a member of the GRC).

**Ruth Ann Woodley, Ruark Consulting, LLC**

The Health Care Reform Task Force presented Ruth Ann the Star award for her contributions to unraveling the impacts of HCR on industry products and establishing and understanding of our industry with FAIR Health. (Although Ruth Ann wasn't a member of the Health Care Reform Task Force, her knowledgeable contributions advanced the work of this group. Ruth Ann served on the Professional Relations Council's CDT Workgroup).

## Volunteer Group Chairs and Vice Chairs

(In order by volunteer group)

Volunteer	Volunteer Group	Position
<b>Jeff Album</b> Delta Dental of CA, NY, PA	<i>Communications Committee</i>	Chair
<b>Amanda Whitmarsh</b> Principal Financial Group		Vice Chair
<b>Steve Doten</b> UnitedHealthcare Dental	<i>Education Commission</i>	Chair
<b>Forrest Flint</b> HealthPartners	<i>Government Relations Commission</i>	Chair
<b>Martha Crist</b> Principal Financial Group		Vice Chair
<b>Jon Seltenheim</b> United Concordia Companies, Inc	<i>Health Care Reform Task Force</i>	Chair
<b>Brian Watts</b> First Dental Health	<i>Membership Committee</i>	Chair
<b>Ulysses Lee</b> Guardian Life Ins Co of America	<i>NADPac Committee</i>	Chair
<b>Dr. Doyle Williams</b> DentaQuest	<i>Professional Relations Council CDT Workgroup</i>	Chair
<b>Dr. Charles Stewart</b> Aetna		Vice Chair
<b>Dr. Paul Chaitkin</b> First Commonwealth / Guardian	<i>Professional Relations Council Clinical Workgroup</i>	Chair
<b>Jeanne Hensel</b> Humana Specialty Benefits	<i>Professional Relations Council Content Workgroup</i>	Chair
<b>Amie McGraham</b> Ameritas Life Ins.		Vice Chair
<b>Darrin Hall</b> CIGNA	<i>Research Commission</i>	Chair
<b>Karen Gustin</b> Ameritas Life Ins.	Research Commission	Vice Chair



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