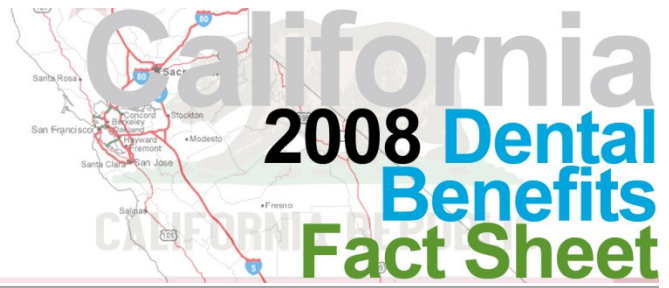
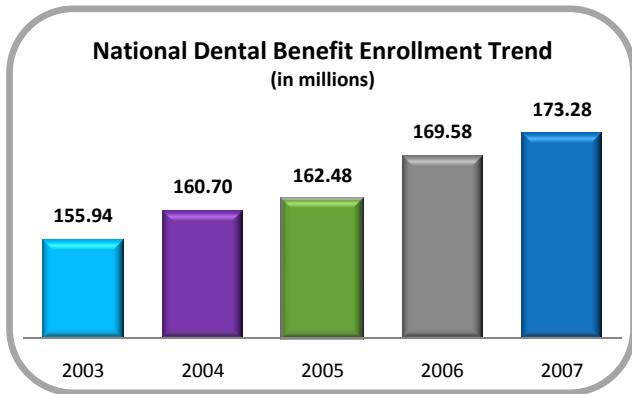




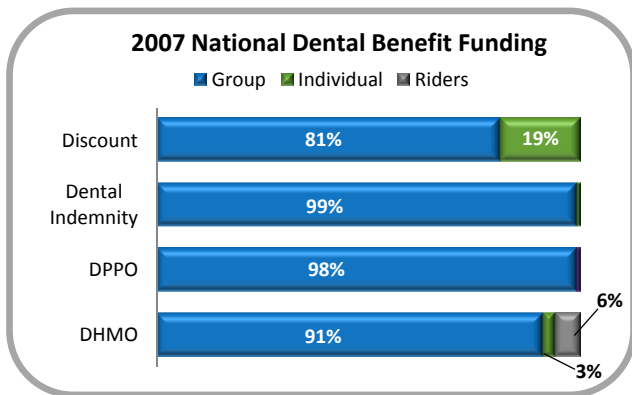
National Association of Dental Plans



NATIONAL



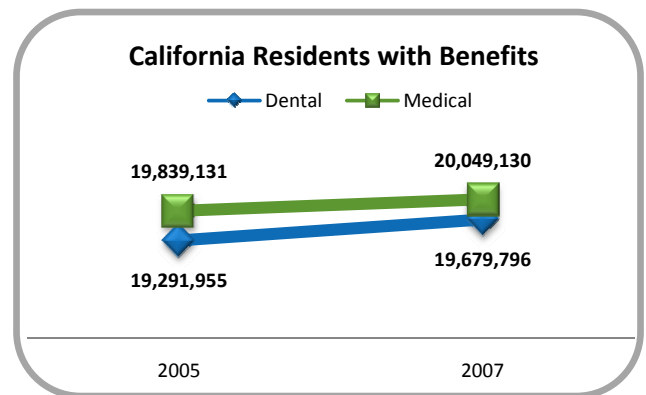
In 2007, at least 57% of all Americans had some form of dental benefits.



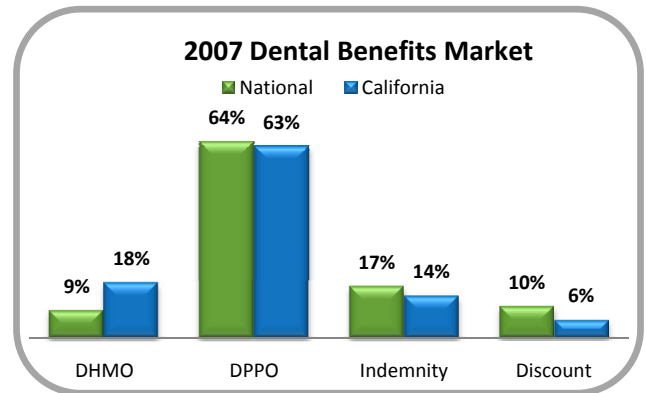
Nearly all enrollment in dental benefit plans is through group-sponsored plans while Discount Dental plans are offered more often directly to individuals.

STATE

In 2007, the estimated population of California was 36,553,215.¹ NADP represents 41 plans operating both directly and indirectly in California.



The chart below compares the prevalence of dental plan types based on total enrollment nationally and in California.



ABOUT NADP

The National Association of Dental Plans (NADP), a nonprofit corporation with headquarters in Dallas, Texas, is the “representative and recognized resource of the dental benefits industry.” NADP is the only national trade organization that includes the full spectrum of dental benefits companies operating in the United States. NADP’s members provide Dental HMO, Dental PPO, Dental Indemnity and Discount Dental products to 141 million Americans. NADP represents companies covering 81% of the dental benefits enrollment.

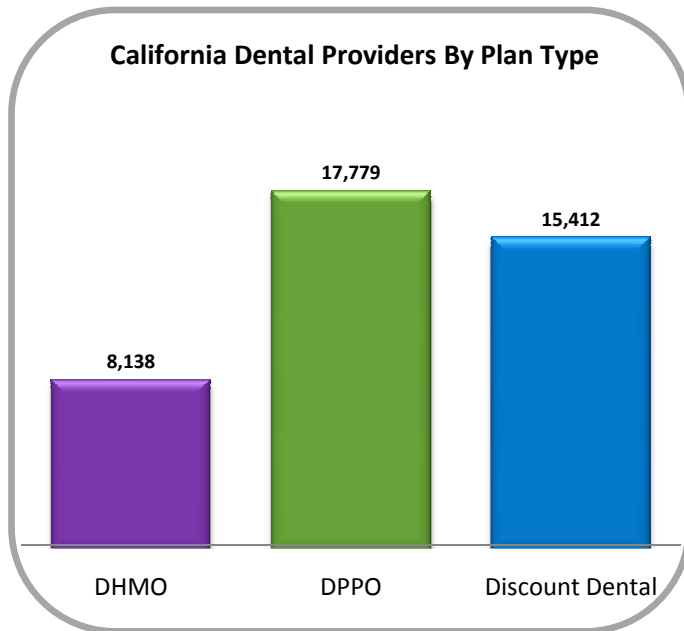
See www.nadp.org for more research & information about the dental benefits industry.

Unless noted, all statistics from NADP/DDPA Joint Dental Benefit Reports on Enrollment and Network Statistics
¹United States Census Bureau
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California Dental Benefit Fact Sheet

PROVIDERS & NETWORKS

To be adequately served there should be 3.33 practicing dentists per 10,000 population.¹ There are 26,415 dentists actively practicing in California or 7.23 per 10,000 population.²

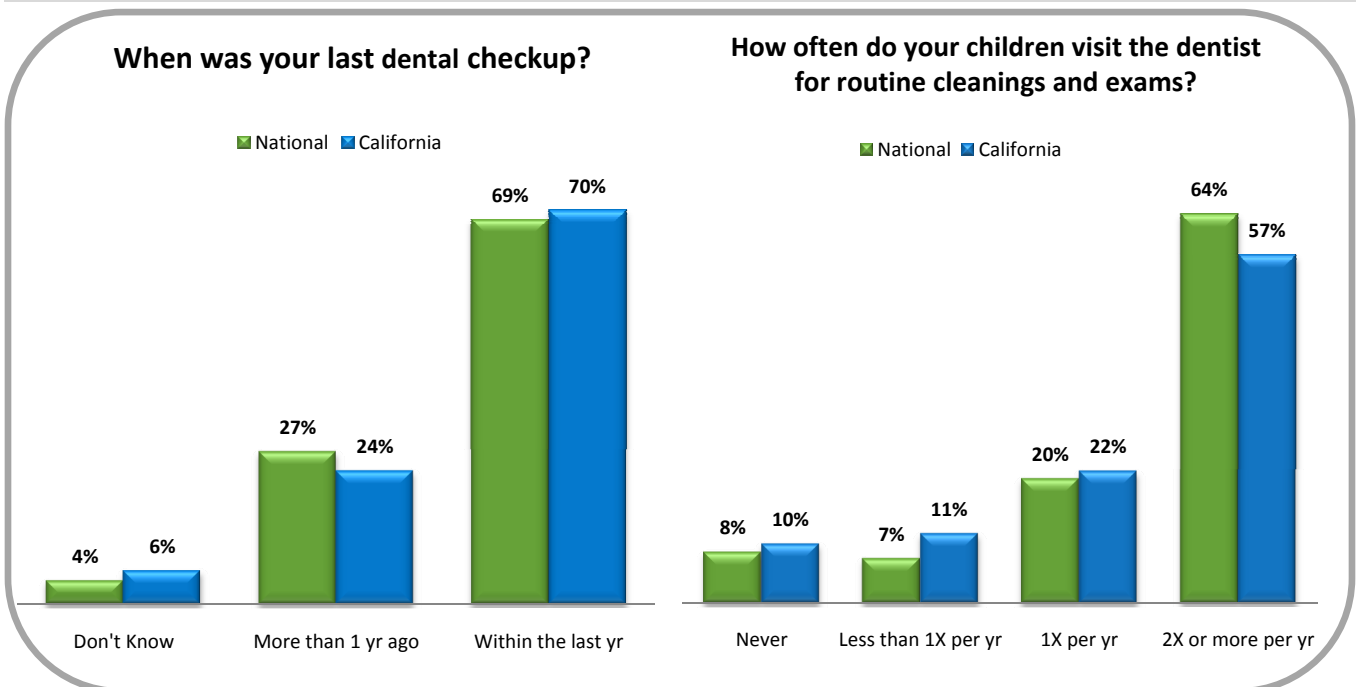


In total, California consumers have access to an estimated 8,138 dental HMO providers, 17,779 dental PPO providers and 15,412 discount dental providers.

- 2.23 California dentists provide services through a Dental HMO per 10,000 population statewide compared to 1.03 per 10,000 population nationally
- 4.86 California dentists provide services through a Dental PPO per 10,000 population statewide compared to 3.42 per 10,000 population nationally
- 4.22 California dentists provide services through a Discount Dental Plan per 10,000 population statewide compared to 2.34 per 10,000 population nationally

The ratio of dentists to population may vary by community.

CONSUMER ORAL HEALTH BEHAVIOR³



¹ U.S. Department of Health and Human Services

² American Dental Association

³ 2007 NADP Consumer Survey