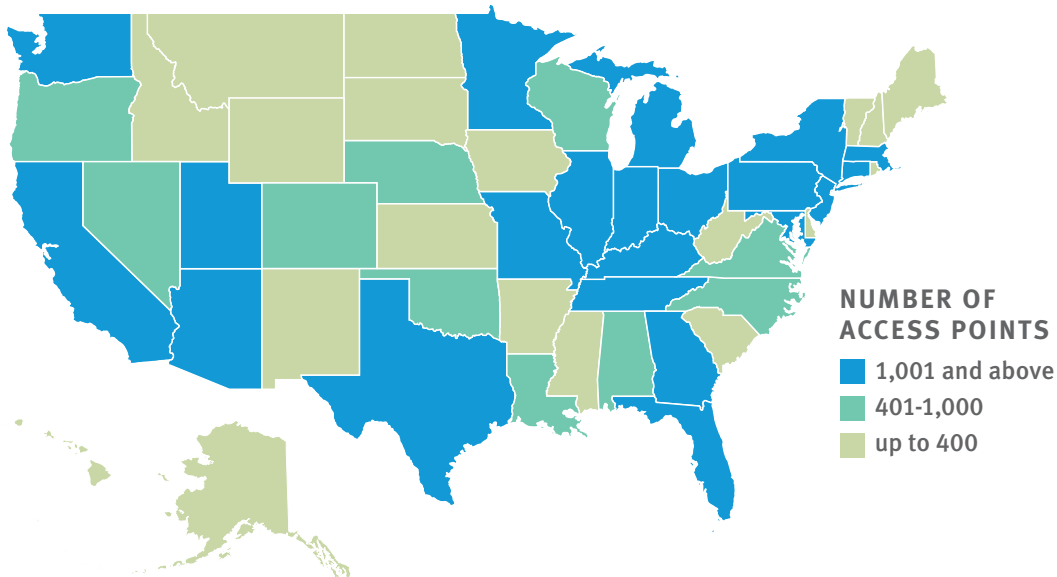


> Dental Network

When considering dental coverage, the two features employers ask about most are convenience and choice of providers. Our dental product offers both with an expansive network.

CHOOSE FROM AN EXTENSIVE NETWORK OF DENTAL PROFESSIONALS

- > Access to more than 200,000 providers and specialists nationwide
- > Participating network dentists have agreed to discounts averaging 20%-50% below their usual office fees
- > Choosing a dentist is hassle-free – no paperwork, no provider assignments and no referrals needed
- > Each family member can choose their own dentist



A COMMITMENT TO NETWORK GROWTH

Through recruitment campaigns, our provider relations representatives are constantly building the network to ensure members receive maximum access, cost-effective coverage and ultimately, increased utilization.

value **BEYOND THE SPREADSHEET**

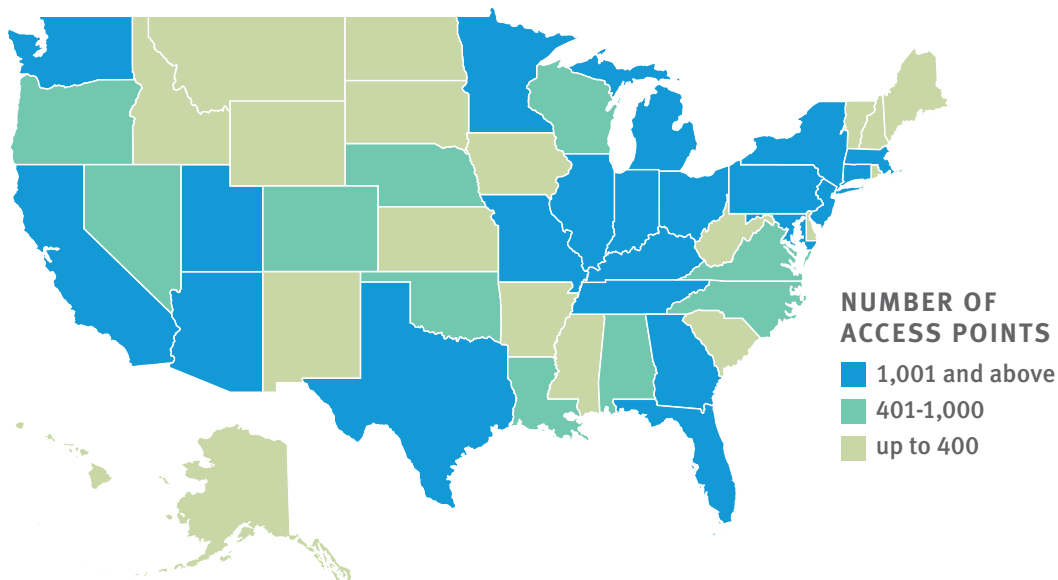


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