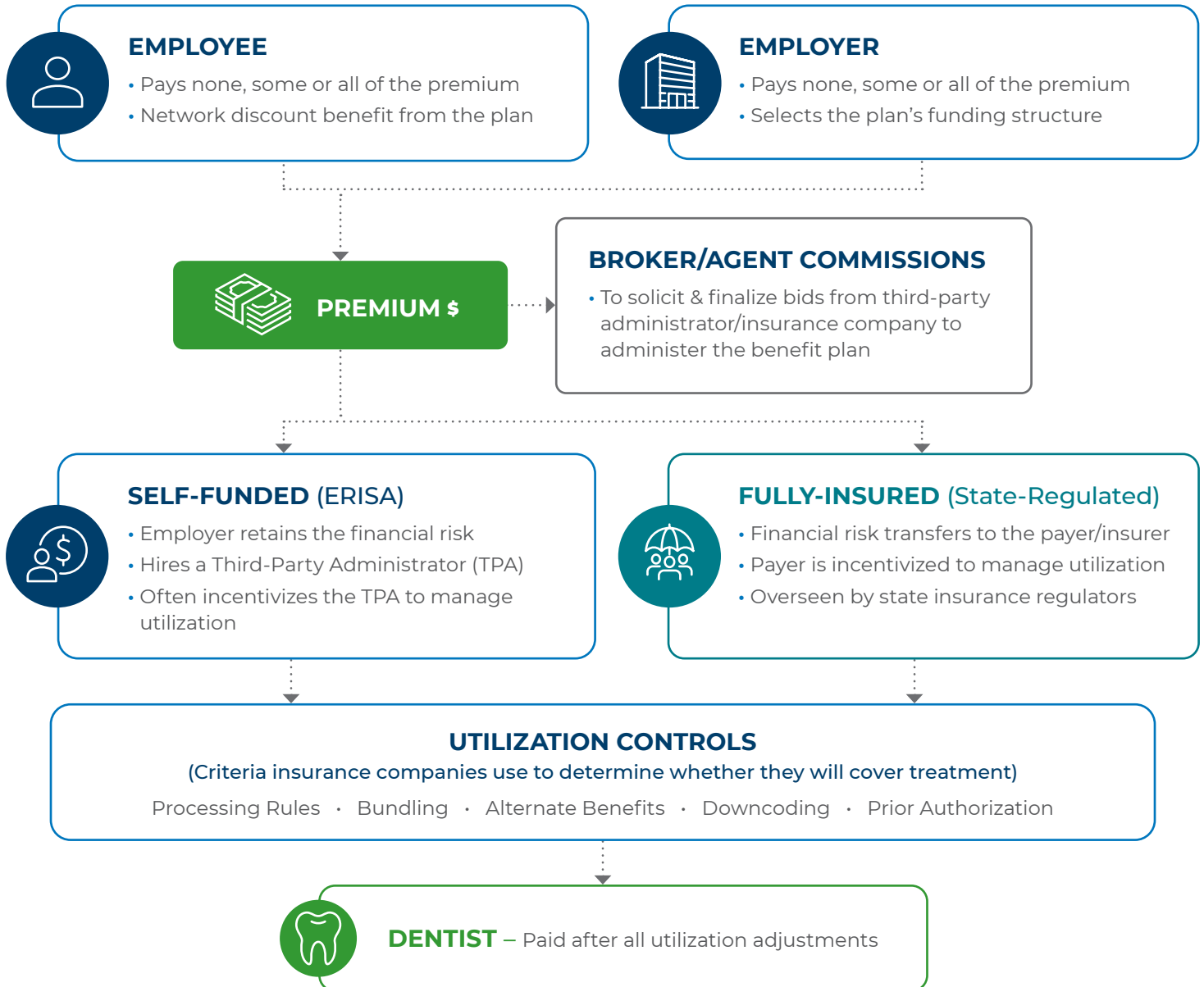


Follow the Premium Dollar

How premium dollars move through an employer-sponsored dental plan — from paycheck to provider.



FEE SCHEDULE RATE
(per procedure)

-

**UTILIZATION CONTROLS
APPLIED BY PROCESSOR**

=



**ACTUAL PAYMENT
TO THE DENTIST
FROM THE PLAN**



THE FURTHER SQUEEZE: Multi-year rate guarantees and flat premiums — while the cost of care keeps rising