2019 SOCIAL IMPACT REPORT

Living our values
Chief Executive Officer’s message

At Delta Dental, we believe in doing the right thing for our customers, providers, employees and communities. It is more than just an ethical focus; it motivates our efforts to strengthen the foundation of our business by updating processes and technology, driving innovation in products and experiences, giving back to our communities, and focusing on people and culture.

2019 was a continued year of transformation and growth at Delta Dental. We delivered terrific results against our key performance indicators (KPIs), and I am proud to report that we ended 2019 at or above target on each of them.

Our KPIs are broken into three main areas: focus on people, focus on growth and strengthening the foundation of our business by updating technology and processes.

Focus on people

At the end of 2019, we revised our vision statement to emphasize our commitment to our employees: “To motivate and empower every employee, so we are all inspired to take exceptional care of our customers, providers and each other.” Our employees are at the center of our ability to serve, and they are what makes Delta Dental special. The hard work of our team shows itself in every KPI, and we continue to drive a strong culture of recognizing and nurturing talent, which is evidenced by our very low two year voluntary turnover rate of 5.4% and our 37% rate of filling open positions internally.

Focus on growth

We retained 98.9% of our business in 2019 – above our target of 97%. As you will see detailed in this report, our business is strong, with our customer satisfaction high and our financial reserves continuing to grow. But more importantly, you will read about how we support our communities, emphasize ethics and compliance, and continuously work to be a more sustainable organization.
Strengthen the foundation

In 2019, we completed an enterprise wide re-organization to enable greater efficiency and break down silos. We invested in new technology, tools and processes to help our team members better serve customers and providers. And to guide continuing efforts, we built an enterprise roadmap that lays the foundation for the next several years with an emphasis on the evolving needs of the industry and how we can help to deliver. While we continue to find ways to innovate, strengthening the foundation is about ensuring we continue to do what we do best: deliver exceptional dental benefits and service.

Looking ahead

As this report recaps our efforts and successes in 2019, you will not see reference to COVID-19 in its pages. However, it’s important to acknowledge the COVID-19 pandemic and its effect on our business and our communities. Many of the plans we had for 2020 have had to be recalibrated, because our new reality requires a new focus, including unrestricting our Foundation grant funds and establishing a loan program for our independent provider network, and ensuring patients can continue to receive much needed care. While our work and priorities may look different in 2020 and beyond, we will continue to be guided by our core values of trust, service, excellence and innovation. And we will continue to do the right thing for our customers, providers, employees, and communities.

Mike Castro
President and CEO
About this report

This report combines our previously separate annual and sustainability reports while adding areas that are integral to our “social impact” efforts. We use the term social impact to mean how an organization has a positive effect on their industry, communities, neighborhoods and planet, with a keen eye to both the present and the future. At Delta Dental, we have put great focus on five interconnected areas:

- **Impact on our communities**: Philanthropy and volunteering
- **Impact on our business**: Ethics, governance and compliance
- **Impact on our workplace culture**: Diversity, inclusion and belonging
- **Impact on our planet**: Sustainability
- **Responsibility across our networks of providers, suppliers and vendors**

We are combining these previously separate reports with the information about our social impact to paint a full picture of our business and our commitment to leading responsibly and caring for all of our stakeholders.
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3. Impact on our business: Ethics and compliance

4. Impact on our workplace culture: Diversity, inclusion and belonging

5. Impact on our planet: Sustainability
Our business

Our business remained strong in 2019. For the fourth year in a row, we earned an “A” (excellent) rating from A.M. Best, the largest credit rating agency in the world specializing in the insurance industry. This score highlights the strong, stable financial outlook of Delta Dental of California, Delta Dental Insurance Company, Delta Dental of New York, Inc. and Delta Dental of Pennsylvania.

The leading independent health care rating agency underscored our “very strong” balance sheet, strong operating performance and appropriate risk management. Furthermore, the rating noted the value of our:

- Benefit design
- Favorable dental trends
- System upgrades that reduced expenses
Cost management

63%
Submitted claims: $19.51 billion

37%
Savings: $7.25 billion

Value matters. Our enrollees and clients can count on access, quality and affordability, thanks to our cost management strategies.

We maintain strong reserves to meet our financial obligations, allowing us to withstand unforeseen circumstances.

Values exclude Dental and Federal claims data.

How much each premium dollar pays for dental services

<table>
<thead>
<tr>
<th>Service</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental services</td>
<td>$0.879</td>
</tr>
<tr>
<td>Reserves</td>
<td>$0.016</td>
</tr>
<tr>
<td>Administrative costs</td>
<td>$0.105</td>
</tr>
</tbody>
</table>

Premium = $1.00
Networks

Our dentists are key to our business. The strength of our network of providers, which is among the largest in the U.S., provides our customers and enrollees with the most options for care when and where they need it.

Since we contract directly with dentists instead of leasing, our networks offer standard credentialing and ensure partnership and transparency for our dentists. Delta Dental Insurance Company has received Credentialing Accreditation from the National Committee for Quality Assurance (NCQA). NCQA is a private, non-profit organization dedicated to improving health care quality.*

*NCQA has reviewed and accredited Delta Dental Insurance Company’s Credentialing functions only. For complete details on the scope of this review, visit [www.ncqa.org](http://www.ncqa.org).

Our number of network providers and places where enrollees can access care has increased from 2018.

<table>
<thead>
<tr>
<th>Delta Dental PPO™</th>
<th>Delta Dental Premier®</th>
<th>DeltaCare® USA</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 113,671 dental providers in network</td>
<td>• 154,478 dental providers in network</td>
<td>• 23,485 dental providers in network</td>
</tr>
<tr>
<td>• 13,265 more access points</td>
<td>• 11,979 more access points</td>
<td>• 927 more dentist locations</td>
</tr>
</tbody>
</table>

An access point refers to the number of locations where a single dentist provides services. If a single practice includes multiple dentists or a single dentist belongs to multiple practices, each dentist at each practice is considered a distinct access point. A dentist location refers to a single DeltaCare USA facility, which may contain more than one dentist.
Customer satisfaction

Ensuring customer satisfaction is the key to our success. We see those efforts reflected in our customer satisfaction ratings, which increased from 2018.

Clients

98% Agree Delta Dental provides comprehensive top-tier customer service

99% Satisfied with Delta Dental

Enrollees

94% Enrollee Satisfaction with Delta Dental

96% Enrollee Satisfaction with their Dentist

97% Enrollee Satisfaction with Quality of Care received
Enrollment Retention

36,116,656
Total enrollment
98.9%
Enrollee retention rate

Claims and Call

40.8 million
Claims processed
Average turnaround: 1.0 days
Claim accuracy rate: 99.82%
Our dentists and enrollees can rely on us for quick, accurate claim processing.

16.2 million
Calls answered
Resolved on first call: 99.1%

Our customer service representatives are here to support our enrollees, clients and dentists. We are continually looking for ways to serve our customers better. In 2019 we were able to accomplish this goal through enhanced technology. Since implementing new automated phone system technology, we’ve seen an increase in the percentage of members and providers who choose self-service through the IVR (Interactive Voice Response Unit). This allows our representatives to focus more closely on complex questions and requests from our members.

In 2020 we will be adding enhanced features to our telephony technology suite that will make doing business with us easier for members and providers, including new customer experience survey technology, pay by phone integration and call back functionality during high-volume periods.
## Financial Statement Condensed Consolidated and Combined Financial Statements

**Dentegra Group, Inc.**  
Condensed Consolidated and Combined Financial Statements  
Combined Balance Sheets  
(In thousands)

<table>
<thead>
<tr>
<th></th>
<th>December 31</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2019</td>
<td>2018</td>
<td></td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>$ 660,642</td>
<td>$ 901,456</td>
<td></td>
</tr>
<tr>
<td>Marketable securities</td>
<td>1,615,027</td>
<td>1,615,539</td>
<td></td>
</tr>
<tr>
<td>Receivables</td>
<td>513,359</td>
<td>509,482</td>
<td></td>
</tr>
<tr>
<td>Property and equipment, net</td>
<td>148,711</td>
<td>157,986</td>
<td></td>
</tr>
<tr>
<td>Other assets</td>
<td>251,499</td>
<td>158,219</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$ 3,189,238</td>
<td>$ 3,342,682</td>
<td></td>
</tr>
</tbody>
</table>

|                |             |        |        |
| **LIABILITIES AND GENERAL RESERVES** |             |        |        |
| Liabilities    |             |        |        |
| Unpaid claims and claims adjustment expenses | $ 490,293   | $ 495,439 |
| Accounts payable and accrued expenses       | 348,258     | 307,314  |
| Deferred revenue                           | 65,169      | 59,948   |
| Refundable customer balances               | 133,895     | 630,516  |
| Accrued retirement benefits                | 41,663      | 46,836   |
| Other liabilities                          | 59,412      | 61,404   |
| **Total liabilities**                      | 1,138,690   | 1,601,457 |
| **General reserves**                       | 2,050,548   | 1,741,225 |
| **TOTAL LIABILITIES AND GENERAL RESERVES** | $ 3,189,238 | $ 3,342,682 |
Dentegra Group, Inc.
Condensed Combined Financial Statements
Combined Statements of Income and Expense and General Reserves
(In thousands)

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Premiums and other income (expense)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Administrative service contracts</td>
<td>$ 4,999,338</td>
<td>$ 4,748,238</td>
</tr>
<tr>
<td>Commercial programs</td>
<td>3,313,450</td>
<td>3,211,577</td>
</tr>
<tr>
<td>Federal and state programs</td>
<td>453,697</td>
<td>831,472</td>
</tr>
<tr>
<td></td>
<td>8,766,485</td>
<td>8,791,287</td>
</tr>
<tr>
<td>Administrative service contract reimbursements</td>
<td>(4,664,383)</td>
<td>(4,427,381)</td>
</tr>
<tr>
<td></td>
<td>4,102,102</td>
<td>4,363,906</td>
</tr>
<tr>
<td>Investment income, net</td>
<td>104,984</td>
<td>61,975</td>
</tr>
<tr>
<td>Other expense, net</td>
<td>(12,927)</td>
<td>(25,393)</td>
</tr>
<tr>
<td></td>
<td>4,194,159</td>
<td>4,400,488</td>
</tr>
<tr>
<td><strong>Claims and operating expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Claims incurred</td>
<td>7,584,065</td>
<td>7,617,013</td>
</tr>
<tr>
<td>Claims incurred on administrative service contracts</td>
<td>(4,664,383)</td>
<td>(4,427,381)</td>
</tr>
<tr>
<td></td>
<td>2,919,682</td>
<td>3,189,632</td>
</tr>
<tr>
<td>Operating expenses</td>
<td>978,084</td>
<td>995,795</td>
</tr>
<tr>
<td></td>
<td>$ 3,897,766</td>
<td>$ 4,185,427</td>
</tr>
<tr>
<td><strong>Net income</strong></td>
<td>296,393</td>
<td>215,061</td>
</tr>
<tr>
<td>Pension liability and post-retirement adjustments</td>
<td>12,930</td>
<td>33,630</td>
</tr>
<tr>
<td>Net unrealized loss on securities</td>
<td>-</td>
<td>(18,795)</td>
</tr>
<tr>
<td>General reserves at beginning of year</td>
<td>1,741,225</td>
<td>1,511,329</td>
</tr>
<tr>
<td>General reserves at end of year</td>
<td>$ 2,050,548</td>
<td>$ 1,741,225</td>
</tr>
</tbody>
</table>
Impact on our communities:

Philanthropy and volunteering

Through the Delta Dental Community Care Foundation, we provided nearly $20 million in funding to community organizations in 2019. These funds supported increasing access to care, oral health education, research, scholarships and community support.

In 2019, we were named number 25 on the San Francisco Business Times’ list of top 100 corporate philanthropists in the Bay Area.

Increasing access to care

Our Access to Care grants focus on clinics and community organizations that deliver direct services to underserved and underinsured individuals across our 15-state enterprise and the District of Columbia.

In 2019, the Delta Dental Community Care Foundation awarded $100,000 to Healthy Smiles for Kids (HSK) of Orange County. The Foundation has supported HSK since 2017, but in 2019 we funded a new program called POET, which stands for Prevention, Outreach, Education and Teledentistry. The HSK POET program is a virtual dentistry model where kids receive a comprehensive six-month dental check-up at their school, pediatric office or community sites. Our funding helped provide care to more than 25,000 underserved children across Orange County.
Supporting oral health education, research and scholarships

Another major component of the work of our Delta Dental Community Care Foundation in 2019 involved supporting educational opportunities that teach the importance of good oral hygiene, funding research to advance the oral health field and providing scholarships to train the next generation of dental professionals.

- **40 scholarships** awarded for future dentists and dental hygienists
- **$1 million** to endow a new dental scholarship at University of California San Francisco School of Dentistry
- **$1.4 million** oral health education funding
- **$50,000** in research funding

**Spotlight Grin Land:** In September, we partnered with the San Diego Children’s Discovery Museum on “Grin Land!” an interactive exhibit about oral health. Grin Land! helps kids learn about proper brushing and flossing technique, understand the importance of healthy eating and even run their own dental exams. The aim is to make the whole experience of visiting the dentist’s office a little more fun and a little less intimidating. The exhibit ran through February of 2020, and it was such a success that the museum planned to extend and replicate the experience.

**Community support**

In addition to our established grant programs supporting oral health, the Delta Dental Community Care Foundation provides funding for other needs in the community. Through our local community councils, in 2019, we provided more than $860,000 to support disaster relief, local food banks, animal rescues and other causes championed by our employees.

Separate from the Foundation support, Delta Dental also provides funding to help our communities. In 2019, corporate giving for community support totaled $282,250.
Employee volunteering

Service is a core value at Delta Dental, and to demonstrate that commitment, we provide 16 hours of paid time off to our full-time employees. We also offer dollar for dollar matching on donations to eligible charities.

11,000 hours volunteered  
$200K donated and matched  
400+ charities supported

Spotlight: Fall Volunteer Challenge: We devised a Fall Volunteer Challenge to increase the utilization of our paid time off for volunteering benefit and set a modest goal of 3,000 hours. Between October 1 and November 30, employees volunteered nearly 5,000 hours. This demonstrated our employees’ commitment to the value of service and showed that they want to engage - and do it as a team.

Working with providers and partners who share our values

Our business is bigger than what happens in our offices. We have an extensive network of providers and vendors that not only help to provide oral healthcare to our thirty-six million members, but have a direct effect on our social impact. We promote service opportunities to our dental providers and other partners, because we know, like us, they care about the communities in which they have the pleasure to serve and treat patients.
Impact on our business:
Ethics, governance and compliance

Doing the right thing means ensuring our operations have robust governance, steeped in a foundation of ethics and compliance. In recent years, we have worked to bolster our ethics policies and procedures, overhauling our program in 2018 to develop an ethics guide, implement an anonymous helpline, provide enhanced resources and training for all employees and requiring all employees to share and actively live our commitment to ethics and compliance.

Delta Dental’s compliance program implements federal and state laws and regulations that govern our business, establishes boundaries and personal obligations and guides day-to-day performance and operations. As an insurance company, we handle a high volume of personal health information for our enrollees and sensitive financial information for our customer, providers, and suppliers. It is imperative that we have protections in place and that our employees understand and adhere to policies and procedures. Therefore, many of our policies require associated training for employees.
Current policies with associated employee training courses include:

- Ethics guide (Code of conduct, business ethics & conflict of interest)
- Confidentiality agreement
- Discipline policy
- Policy of non-retaliation and non-intimidation
- Corrective action
- Fraud, waste and abuse (FWA)
- Safeguards program: Safeguarding confidential information
- Privacy and security incident management program
- Protection of confidential information in the workplace
- Medicare FWA and general compliance training
- Medicare advantage training
- Records management policy
- Email records management
- Reporting & investigating issues on Non-compliance with the ethic guide
- Death master file incident management procedures
- Harassment-free work environment

Spotlight: Ethics and Compliance Week

In 2019, November 18-22 we celebrated our first Ethics and Compliance Week, intended to raise awareness and drive employee engagement around our ethics and compliance policies and resources. We created a video, quiz, posters and a giveaway, enabling employees to engage with the information in different and creative ways. These efforts resulted in a significant increase in readership and, more importantly, understanding of our ethics guide. A highly visible event that we will continue to celebrate, Ethics and Compliance week is one of many ways we are reinforcing the importance of ethical conduct across the organization.
Impact on our workplace culture:

Diversity, inclusion and belonging

An essential element of doing the right thing for our employees is fostering a culture where diversity, inclusion and belonging (DIB) are prioritized. Being intentional about DIB means providing a safe work environment where everyone feels, seen, heard and empowered to speak up. Ensuring we promote a diverse, inclusive culture is also just smart business as it encourages innovation and productivity, which enables our business to succeed.

2019 milestones include:

• Developing methods to increase diversity in our talent pools
• Creating a library of training videos that encourage awareness and conversation around the important issues of DIB
• Participating in National Diversity Conference and the legal council for legal diversity, which advances opportunities for diverse professionals
• Outlining a robust and diverse supplier program
How we define diversity, inclusion and belonging

Diversity is the appreciation and understanding of our unique human characteristics, perspectives and experiences, including but not limited to race, ethnicity, gender, gender identity, sexual orientation, age, education, social class, physical ability or attributes, religious beliefs, national origin and political beliefs.

Inclusion is the intentional practice of creating a safe space where people know and feel they are seen and heard. This safety benefits all by cultivating an empowering ecosystem of curiosity, collaboration, innovation and growth.

Belonging is the basic, fundamental drive to develop and maintain positive and significant relationships with other people. It is the feeling of security, support and psychological safety which in turn creates a sense of acceptance, inclusion and identity.

Our workforce

Race

As part of our effort to build a diverse workforce, we ask employees to voluntarily provide demographic data. In 2019, the majority of our employees identified as non-white (51.3%) while 41% identify as white and 8% declined to respond. We are continuing to evaluate our recruiting and hiring practices to ensure an even more diverse and representative workforce in the future.
Gender

Delta Dental’s workforce is more female than male, with the trend holding among first and mid-level managers.

**Female**
- 68% of Workforce
- 60% of first/mid-level manager
- 31% of executive/senior-level manager

**Male**
- 32% of Workforce
- 40% of first/mid-level manager
- 69% of executive/senior-level manager

Age

The age of Delta Dental employees is representative of the U.S. workforce in general.

- **24%** Gen Y (18-36)
- **50%** Gen X (37-54)
- **26%** Baby Boomers (55+)
Impact on our planet:

Sustainability

Delta Dental works to do the right thing by reducing our impact on the environment. Our sustainability program focuses on efficiency, responsibility and community.

2019 milestones include:

- **Renewable energy:**
  Offset 100% of Delta Dental’s 2019 annual energy usage through Renewable Energy Certificates (RECs) and carbon offsets

- **Procurement:**
  51% of Delta Dental’s office supply dollars in 2019 were used to buy green products such as tissue and paper products with high recycled content, remanufactured toners, reusable microfiber cloths, and dry erase markers with less chemicals (increased from 48% in 2018)

- **Paperless adoption:**
  Suppressed 59% of Enrollee mailings and 23% of Provider mailings in 2019 (increased from 55% and 17% respectively in 2018)

- **Waste management:**
  68% of Delta Dental’s office waste is diverted from the landfill (specifically, 23.74% is recycled paper, 32.29% is mixed recyclables, 12.92% is composted; 31.05% is landfilled) (diverted rate increased from 63% in 2018).

- **Sustainable design and construction best practices:**
  Facility design and renovation projects include low-flow plumbing fixtures to reduce interior water use and low/no toxics paints, adhesives, and furniture to support healthy indoor air for the employees.
Facilities

In terms of our physical footprint, Delta Dental integrates practices that reduce our impact on the environment, including targeting LEED-Certified spaces and recycling or repurposing furniture and goods during retrofit and renovation projects.

75% of our office footprint is ENERGY STAR® Certified.

50% of our facilities are located in LEED Certified buildings.

Energy

In 2019, we continued making strides concerning our energy usage. Our overall electricity demand has decreased by 3% since 2014. Delta Dental was also able to reduce its data center energy usage from 2018 rates by 11% through several computer and storage upgrades and decommissions.

![Energy Usage Chart]

2016: Total Delta (kWh) 14,000,000, Data Center (kWh) 2,000,000
2017: Total Delta (kWh) 14,000,000, Data Center (kWh) 2,000,000
2018: Total Delta (kWh) 12,000,000, Data Center (kWh) 2,000,000
2019: Total Delta (kWh) 16,000,000, Data Center (kWh) 2,000,000

Legend:
- Total Delta (kWh)
- Data Center (kWh)
Delta Dental incorporates paper reduction strategies across its facilities by first and foremost reducing consumption and increasing its use and procurement of high post-consumer recycled content paper. We continue to look for opportunities to reduce the number of printers in our offices to encourage paperless practices where possible.

Encouraging providers and enrollees to go paperless

Through concerted efforts to drive our enrollees and providers to paperless communication, we have continually reduced paper mailings:

- **55%** Reduction in enrollee mailings in 2018
- **59%** Reduction in provider mailings in 2019

**Waste diversion**

In estimated 68% of Delta Dental’s office waste is diverted from the landfill, up from 63% in 2018.

**Paper use**

Delta Dental incorporates paper reduction strategies across its facilities by first and foremost reducing consumption and increasing its use and procurement of high post-consumer recycled content paper. We continue to look for opportunities to reduce the number of printers in our offices to encourage paperless practices where possible.

**Reduction in enrollee mailings in 2018**

**Reduction in provider mailings in 2019**
Water

Water is a precious resource, and one Delta Dental stewards carefully. Among our efforts, we use low-flow water fixtures and recycled water in drought-prone locations to reduce interior water usage.

Despite that, our overall water usage increased by nearly 4% across facilities in 2018. Therefore, it will be a renewed focus area moving forward.

Climate change (Emissions)

In our continuing efforts to reduce emissions that contribute to climate change, Delta Dental has reduced its emissions from 2018 by nearly 1%

### 2019 Carbon Footprint

<table>
<thead>
<tr>
<th>Source</th>
<th>% of Carbon Footprint</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee commute - Auto</td>
<td>42.83%</td>
</tr>
<tr>
<td>California electricity metric tons of CO2e</td>
<td>19.74%</td>
</tr>
<tr>
<td>Georgia electricity metric tons of CO2e</td>
<td>13.31%</td>
</tr>
<tr>
<td>Pennsylvania electricity metric tons of CO2e</td>
<td>9.20%</td>
</tr>
<tr>
<td>Business travel</td>
<td>7.18%</td>
</tr>
<tr>
<td>Natural gas</td>
<td>3.58%</td>
</tr>
<tr>
<td>Employee commute — Public transit</td>
<td>2.88%</td>
</tr>
<tr>
<td>Satellite electricity metric tons of CO2e</td>
<td>1.15%</td>
</tr>
<tr>
<td>Diesel Fuel</td>
<td>0.13%</td>
</tr>
</tbody>
</table>
Procurement

Delta Dental has a Green Procurement and Conservation Policy and looks to identify opportunities for sustainable purchasing that supports our program goals and values.

48% of Delta Dental’s office supply dollars in 2018

51% of Delta Dental’s office supply dollars in 2019

Recognition

Delta Dental continues its partnerships and commitments to organizations that support our sustainability efforts and is recognized as an EPA Green Power Partner and EPA WasteWise Partner.
About us

Our enterprise comprises one of the nation’s largest dental benefits carriers, with 36.1 million enrollees in the U.S. and Puerto Rico.

Companies within our enterprise

Delta Dental companies

The following companies in our enterprise are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to 80 million people around the country.

• Delta Dental Insurance Company (AL, DC, FL, GA, LA, MS, MT, NV, TX and UT)
• Delta Dental of California (CA)
• Delta Dental of Delaware, Inc. (DE)
• Delta Dental of the District of Columbia (DC)
• Delta Dental of New York, Inc. (NY)
• Delta Dental of Pennsylvania (PA and MD)
• Delta Dental of West Virginia, Inc. (WV)
• Delta Dental of Puerto Rico (PR and VI)
• Delta Reinsurance Corporation (Barbados)
• Alpha Dental of Alabama, Inc. (AL)
• Alpha Dental of Arizona, Inc. (AZ)
• Alpha Dental of Nevada, Inc. (NV)
• Alpha Dental of New Mexico, Inc. (NM)
• Alpha Dental of Utah, Inc. (UT)
• Alpha Dental Programs, Inc. (HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX)
Delta Dental Plans Association has granted our enterprise the exclusive right to underwrite multi-state DHMO business across the nation under the DeltaCare USA brand.

In the following states, Delta Dental Plans Association has granted our enterprise the exclusive right to underwrite fee-for-service, preferred provider organization plans (also known as dental provider organization plans) under the Delta Dental brand:

Dentegra companies

The enterprise companies below are not affiliated with Delta Dental Plans Association. However, the two U.S. insurance companies are authorized by Delta Dental Plans Association to market and underwrite certain multi-state and national Delta Dental-branded programs.

Dentegra Group, Inc.

Dentegra Insurance Company
Dentegra Insurance Company of New England
Dentegra Seguros Dentales, S.A. (Mexico)
Servicios Dentales Dentegra, S.A. de C.V. (Mexico)