



2025 **COMMUNITY IMPACT REPORT**



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INTRODUCTION



CEO message

Sarah Chavarria, Chief Executive Officer and President, Delta Dental of California and affiliates

In 2025, Delta Dental reached a defining chapter in our transformation journey. For 70 years, our purpose has remained constant: everyone deserves access to quality care. That purpose is not abstract. It lives in people – like a working mother navigating complex health needs for her family, or a senior striving to age with dignity and independence. Every strategic decision we make ultimately impacts someone like them.

What has evolved is how directly we’re connecting that purpose to performance. At the center of our strategy is a simple but powerful formula: **Doing good + an elevated brand = growth**. When we expand access and improve health outcomes, we earn trust. That trust strengthens our brand. And a stronger brand fuels sustainable growth – allowing us to reach more people, deliver better experiences and reinvest in the communities we serve. Growth, for us, is not separate from purpose. It is how we scale impact.

Our transformation has been intentional and phased. In 2023, we shared our intent to transform into a health care company, signaling that oral health must take its rightful place within the broader health system. In 2024, we shifted from planning to doing – building the capabilities, partnerships and conviction needed to move faster. And in 2025, our 70th anniversary, we formally articulated our **bold ambition: to become a health care company and the leader in oral health by 2030**. More importantly, we moved decisively from aspiration to action.

In 2025, more than 31 million members relied on Delta Dental for access to care. That same year, we delivered \$11.2 billion in revenue, retained 92.2% of our talent, 96.5% of our customers,

and saw 90% of employees express understanding of why our transformation is necessary – with strong confidence in our direction. These are not simply performance indicators; they are evidence of alignment, resilience and shared commitment as we accelerate on our Road to 2030.

2025 became a year of disciplined execution – strengthening our capabilities, deepening integration and scaling the work that will define the future of oral health. We deepened our commitment to dental-medical integration through strengthening our relationship with Epic Systems, ongoing collaboration with the American Heart Association, and the opening of the Harmony Whole Person Oral Healthcare clinic in Oakland, California. These efforts reflect our belief that dentists are uniquely positioned to help surface health risks earlier and connect patients to care before crises occur. At the same time, we modernized the foundation that powers our enterprise. We completed our Enterprise Data Platform, bringing together multiple legacy systems into a single, integrated source of truth. This strengthens our ability to generate insights, adopt emerging technologies and personalize experiences for our stakeholders that advance whole-person care.

We also strengthened our position in the marketplace. Through disciplined financial stewardship, we redirected resources toward strategic investments that will drive long-term growth. We secured another 10-year contract with AARP®, reinforcing trust in our brand and the ability to continue advancing senior oral health. In the federal government segment, we grew our share of net new FEDVIP enrollments to nearly 33% – more than doubling our target and significantly outperforming expectations.

Across our stakeholder ecosystem, we continued to build trust and elevate our role as an oral health leader. Through

our Provider Advisory Council and the Partnered for Patients campaign, we strengthened provider engagement and improved sentiment, while also advancing the modernization of our Provider Tools platform to deliver a more intuitive, efficient experience for dentists and their teams. These enhancements are helping reduce administrative friction and better support providers on the front lines of care. We also brought our transformation story to some of health care’s most influential stages, including HLTH and Epic’s CEO Council, reinforcing Delta Dental’s credibility as an organization shaping the future of whole-person health. At the same time, we became the first dental payer to launch a menopause-specific oral health program – a powerful example of how population insight can translate into differentiated, life-stage solutions for members. And through Performance Consulting, we advanced our ability to turn complex data into clear, actionable strategies for clients – helping them connect prevention to productivity and benefit design to long-term cost management.

Our Delta Dental Community Care Foundation expanded access to care in vulnerable communities, including the expansion of the Senior Oral Health Partnership Program by announcing a new \$5 million, five-year commitment in the Mississippi Delta focused on improving senior oral health outcomes. These investments reinforce our belief that expanding access and improving outcomes are not separate from growth – they are the engine of it.

None of this progress would be possible without the dedication of our employees, the strength of our provider network and the partnership of member companies across the Delta Dental system. As we move from alignment to acceleration on our Road to 2030, leadership, accountability and enterprise collaboration are more important than ever. Delivering on our ambition requires not only bold strategy,

but a disciplined way of working – one that connects insight to action, strengthens our core business and fuels innovation at scale.

The future of health care will demand integration, personalization and operational excellence. It will require organizations that can translate purpose into measurable impact – reaching more people, improving outcomes and earning the right to lead through results.

Delta Dental is prepared to meet that moment.

Together, we will continue expanding access, strengthening partnerships and improving health outcomes for the communities we serve – at scale.

Sincerely,



Sarah Chavarria

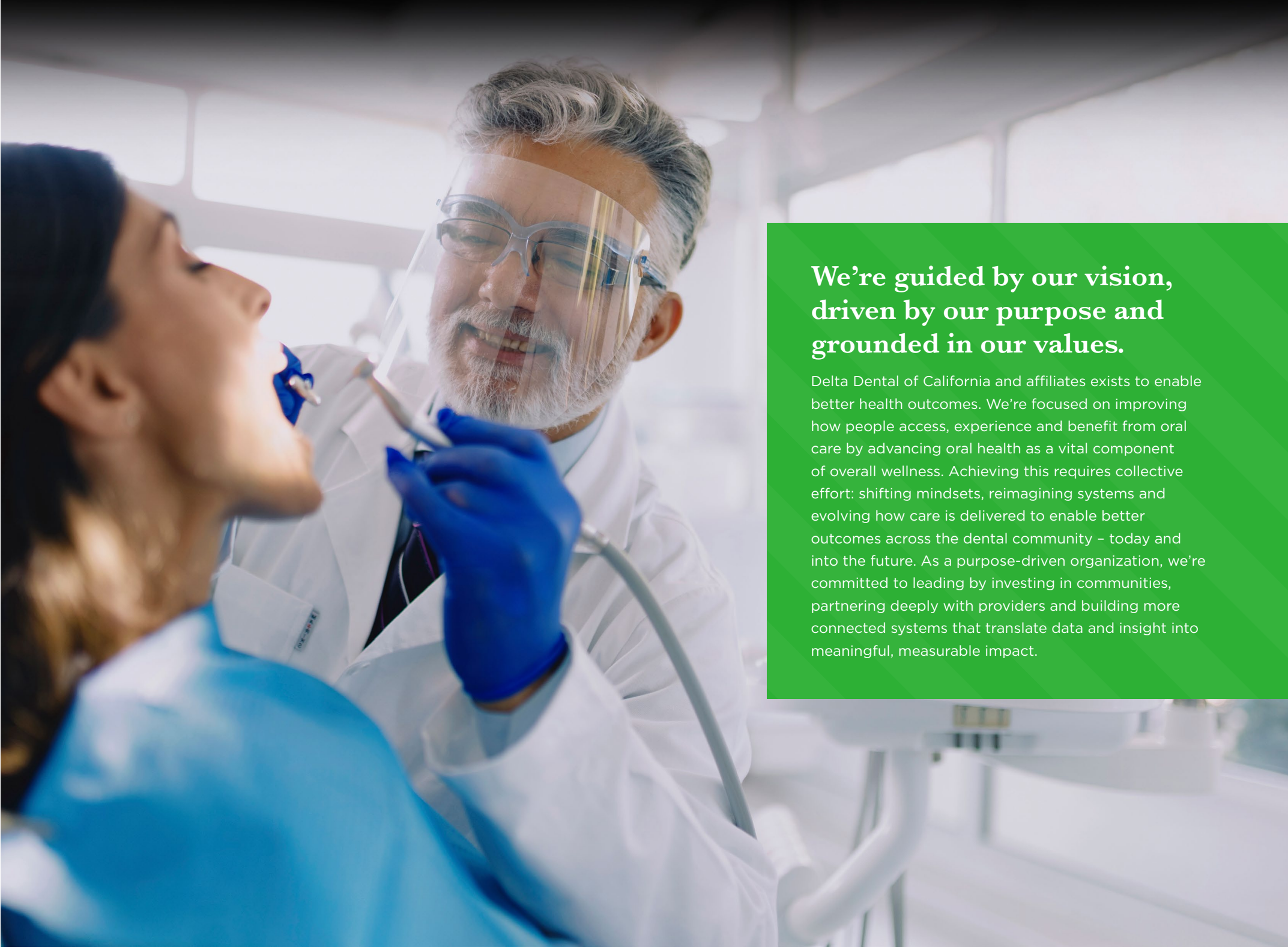


About Delta Dental of California and affiliates

Since 1955, Delta Dental of California and affiliates has provided comprehensive, high-quality oral health care benefits to millions of enrollees, while building one of the strongest networks of dental providers in the country.

The Delta Dental of California enterprise includes affiliates Delta Dental Insurance Company; Delta Dental of Pennsylvania; Delta Dental of New York, Inc.; Delta Dental of the District of Columbia; Delta Dental of Delaware, Inc.; and Delta Dental of West Virginia. We provide dental benefits to 31 million members across 15 states*, the District of Columbia, Puerto Rico and the Virgin Islands.

*Delta Dental of California and its affiliates provide dental and vision benefit plans in Alabama, California, District of Columbia, Delaware, Florida, Georgia, Louisiana, Maryland, Mississippi, Montana, Nevada, New York, Pennsylvania, Texas, Utah and West Virginia.



**We’re guided by our vision,
driven by our purpose and
grounded in our values.**

Delta Dental of California and affiliates exists to enable better health outcomes. We’re focused on improving how people access, experience and benefit from oral care by advancing oral health as a vital component of overall wellness. Achieving this requires collective effort: shifting mindsets, reimagining systems and evolving how care is delivered to enable better outcomes across the dental community – today and into the future. As a purpose-driven organization, we’re committed to leading by investing in communities, partnering deeply with providers and building more connected systems that translate data and insight into meaningful, measurable impact.



Delta Dental companies

Delta Dental of California and affiliates are part of the Delta Dental Plans Association (DDPA), the not-for-profit national association that collectively offers dental coverage in all 50 states, Puerto Rico and other United States (U.S.) territories. We offer vision coverage through DeltaVision® to employers and their employees in 15 states and the District of Columbia.

The following companies are members, or affiliates of members, of the DDPA, a network of 39 Delta Dental companies that together provide dental coverage to nearly 79 million Americans as of December 31, 2025.

- 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)
- 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)

DeltaCare® USA operations

DDPA has granted our enterprise the exclusive right to underwrite multi-state dental health maintenance organization (DHMO) business across the nation under the DeltaCare USA brand.

Delta Dental PPO™ and Delta Dental Premier® operations

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

Alabama, California, Delaware, District of Columbia, Florida, Georgia, Louisiana, Maryland, Mississippi, Montana, Nevada, New York, Pennsylvania, Puerto Rico, Texas, U.S. Virgin Islands, Utah, West Virginia

Dentegra companies

The following enterprise companies are not affiliated with DDPA; however, the two U.S. insurance companies are authorized by DDPA to market and underwrite certain multi-state and national Delta Dental-branded programs.

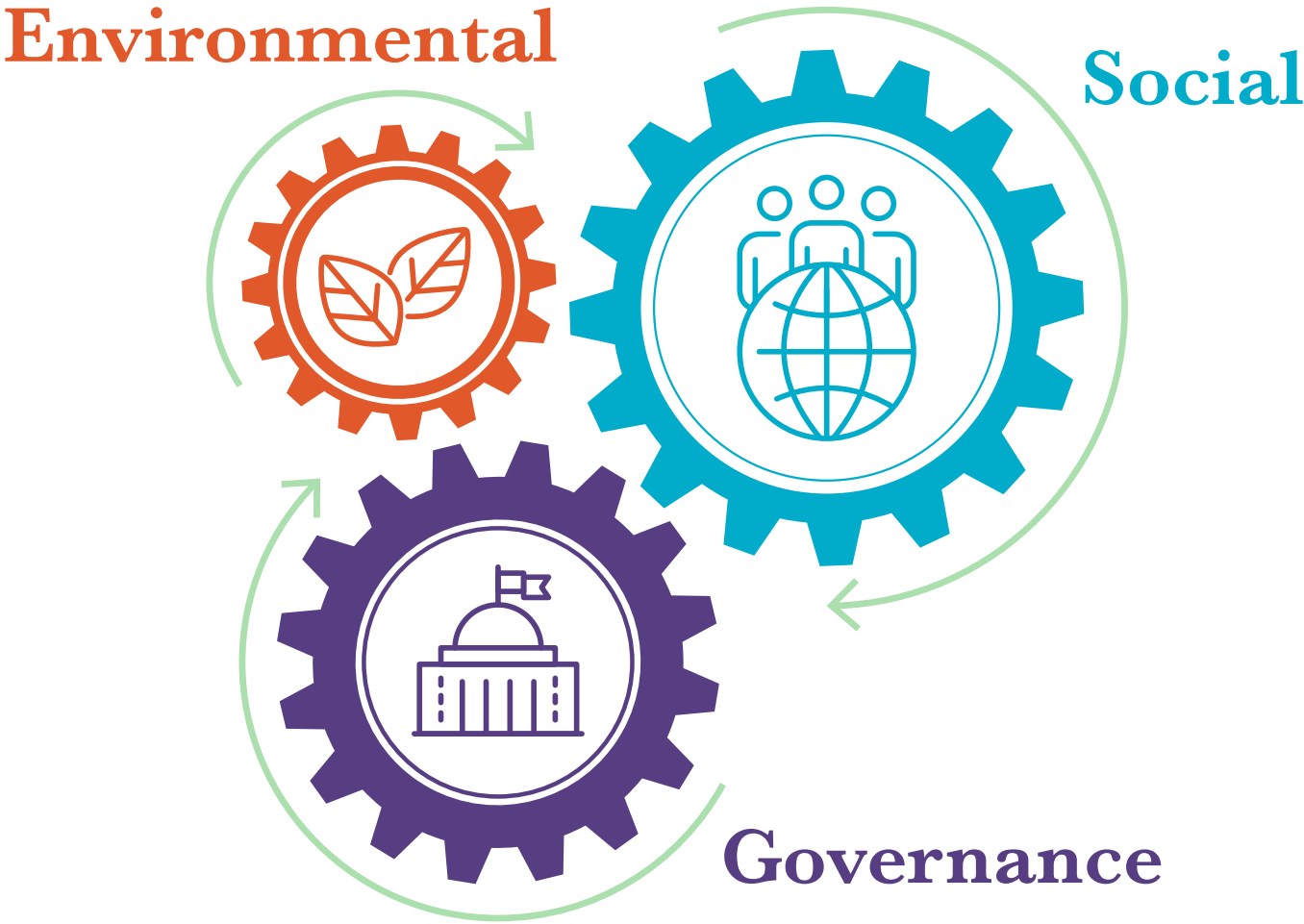
Dentegra Group, Inc.

- Dentegra Insurance Company
- Dentegra Insurance Company of New England

(*) denotes entity is a 501(c)(4) nonprofit organization.

About this report

The Delta Dental of California and affiliates (hereinafter “Delta Dental”) Community Impact Report is published annually, with this edition published in July 2026. This report covers the environmental, social, and governance (ESG) impacts for the reporting period from Jan. 1, 2025, to Dec. 31, 2025, and builds on previous initiatives aligned with our purpose. This report consolidates data and activities at the enterprise level, unless otherwise noted. As used in this report, the terms “we,” “us,” “our,” the “Company” and “Delta Dental” collectively refer to Delta Dental of California and affiliates.



ESG Program at Delta Dental

The Nominating and Corporate Governance Committee of the Board of Directors of Delta Dental of California is chartered to consider matters concerning corporate governance and corporate social responsibility. This includes continual assessment of our governance framework, including our Articles of Incorporation, Bylaws, Board committee charters and Corporate Governance Guidelines.

Our ESG Council, comprised of senior leaders from across the company, plays a key role in shaping our ESG priorities, aligning them with our corporate strategy and monitoring progress. The ESG Council keeps the Nominating and Corporate Governance Committee informed on key developments, enabling effective oversight of various aspects of our ESG Program and initiatives. The ESG Council is supported by an ESG Committee, which provides ideas, information and data from their respective areas of focus to support the ESG Program. This ESG governance structure enables Delta Dental Boards to effectively oversee various aspects of our ESG program and initiatives.

Regular updates are shared within our governance structure, providing transparency and visibility into the progress of our programs and overall business performance. By fostering engagement and collaboration across leadership teams, we are committed to refining our ESG approach in a way that aligns with our mission, values and the expectations of our stakeholders.



Through our ESG program

We aim to create meaningful, positive impacts for our current and prospective members, network providers, employees, strategic partners, clients, suppliers, brokers, and consultants, while advancing our core purpose of improving health by providing access to quality care.

Our approach to the Sustainable Development Goals

At Delta Dental, we are committed to aligning our work with the United Nations Sustainable Development Goals (SDGs) where we can make a measurable, meaningful impact. As a health care-focused company, our greatest contributions center on expanding access to quality oral health care, reducing health disparities, and strengthening community resilience.

Our impact is strongest at the intersection of oral health, community well-being, and equitable access to care. Through collaborations with community health organizations, and the American Heart Association, we are exploring the link between oral health and overall health to help advance broader health equity initiatives. Together, these collaborations help address systemic barriers to care and improve overall health outcomes. Learn more in the **Social Impact** section of this report.

As our strategy and programs continue to evolve, we remain committed to transparent reporting and keeping stakeholders informed of our progress toward the SDGs. A detailed overview of our SDG alignment and performance is available in the **alignment table** at the end of this report.



Our approach to ESG materiality

Material topics are the key ESG issues that have the most significant impact on our business, stakeholders and the communities we serve. These topics help guide our ESG strategy, ensuring we focus on the areas where we can create the most meaningful impact. At Delta Dental, we assess ESG materiality by identifying and prioritizing these key topics through stakeholder engagement, industry benchmarking and alignment with regulatory and reporting frameworks. In 2023, we conducted a materiality assessment to evaluate our ESG priorities. This assessment reaffirmed the importance of key focus areas, including strengthening cybersecurity and data protection, deepening our engagement with our partners, creating a culture of inclusion and continuing our commitment through the Delta Dental Community Care Foundation to foster equitable health outcomes and help build caring, resilient communities.

Our approach to stakeholder engagement

At Delta Dental, we value our stakeholders’ perspectives and actively seek their input on material issues through surveys, interviews and ongoing discussions. Our key stakeholders include employees, members, customers, providers, community partners, business partners and suppliers, brokers and consultants, and regulators and policy makers. Feedback from our identified stakeholder groups plays a vital role in the continuous improvement of our ESG strategy. In 2025, we maintained our approach to stakeholder engagement, which helped inform the content included in this report.

Delta Dental’s ESG Focus Areas



Access to Quality Care

Creating a connected experience to help members in managing all aspects of their oral health.



Network Partners

Helping members find care providers they identify with as well as navigate proximity and availability.



Inclusion and Belonging

At Delta Dental, we believe that to be engaged, you must feel included, respected and valued. We act intentionally to champion inclusion and belonging, and we are committed to building a culture where our employees can be their true selves at work.



Cybersecurity and Data Protection

Our commitment is to maintain robust cybersecurity measures across operations.



Delta Dental Community Care Foundation

The Community Care Foundation exemplifies our commitment to fostering equitable health outcomes and building caring, resilient communities. In 2025 alone, the Community Care Foundation allocated over \$33.5 million to various causes, demonstrating our commitment to giving back to the communities we serve.

2025 Community impact highlights

At Delta Dental, we aim to create meaningful, lasting impact in the communities we serve while advancing our core purpose of improving health by providing access to quality care. Here are some of the key highlights from 2025:

We are committed to increasing access to care for all Americans



31 million
members supported with access to quality care



1.4 million+
Veterans, military retirees and their families served



\$20 million
committed to advancing oral health equity for seniors across key U.S. regions including \$4 million actively invested during 2025



\$25.5 million
invested in Access to Care grants for community clinics



Expanded reach
through community-based partnerships like TeamSmile, Give Kids A Smile, and Give Vets A Smile

We are committed to advancing oral health as a critical component of overall health and wellness

- Bold 2030 ambition**
to become a health care company and the leader in oral health
- Expanded integration of dental and medical care**
through our collaboration with American Heart Association's Healthy Smiles, Healthy Hearts™ initiative, improving access to equitable, high-quality services across diverse communities
- Innovated in women's health**
with a menopause-focused oral health program, advancing more comprehensive, whole-person care

We are committed to partnering with providers to improve patient experience and integrated care delivery*



67,866
Unique providers



247,482
Points of access

*Data includes enterprise states, all specialties, Premier (PPO and Premier) as of December 31, 2025

Our key 2025 highlights include

We are committed to creating pathways for innovation in advanced care and technology



Through Emerge, Inc.,

a wholly-owned subsidiary of Delta Dental of California and affiliates, we are partnering with the Harmony Whole Person Oral Healthcare clinic in Oakland, California, leveraging technology to connect dental and medical care and improve both patient and provider experiences

We are committed to leading the future of oral health through advanced research and talent development



\$2.5 million

invested in the future of oral health, supporting dental student scholarships and strengthening the pipeline of providers prepared to serve diverse, high-need communities



Led research,

including the Senior Oral Health Survey and Oral Health and Menopause Report, to identify key access and coverage gaps that informed the development of targeted, high-quality programs to improve access to care

We are committed to strengthening the communities in which we serve



\$5.6 million

invested in building healthier, more resilient communities through our Community Care Foundation

Amplified the causes our employees care about most

through our Smiling It Forward program since 2018, driving impact through:



\$5.4 million

in combined community support, uniting employee donations with company matching funds



65,550

hours volunteered by our dedicated employees



5,000+

local causes championed across our communities

SOCIAL IMPACT

This next section of the Community Impact Report highlights our overarching purpose to improve health by providing access to quality care. We deliver on this commitment by offering product options and programs to support the needs of our members, partnering with providers to improve patient experiences and integrated care delivery, engaging with our communities, and creating a supportive and inclusive workplace. We believe that social responsibility extends beyond our company boundaries and encompasses the well-being of our employees, customers and stakeholders. By investing in our people and communities, we seek to drive meaningful change and build a sustainable future for all.



-  Delta Dental PPO™
-  Delta Vision
-  DeltaCare® USA



We are committed to increasing access to care for all Americans

Offering product options to support the needs of our members

At Delta Dental, we offer a wide variety of dental and vision insurance product options tailored to the needs of individuals, families, Veterans, seniors, employers, and state and federal programs. Our dental insurance product includes plan types that provide the flexibility to choose the benefits that best serve member needs.

Additionally, Delta Dental programs and partnerships are designed to proactively understand and address obstacles to healthy living and support our members and their health journeys. The programs, initiatives and offerings outlined across the following pages demonstrate our commitment to delivering top-notch oral health care and illustrate how carrying out our purpose contributes to the overall health and well-being of our members.

We are prioritizing the distinct needs of seniors to enhance the quality of life for our aging populations. Through initiatives such as our Senior Oral Health Partnership Program, we are addressing the senior oral health care crisis through partnerships with community-based organizations focused on improving access to care. The program’s multifaceted approach aspires to improve the health of our aging adults, particularly those in marginalized communities. To learn more about the Senior Oral Health Partnership Program, see **Page 16**.

Within our Health Plan Alliances Segment, we partner with health plans to deliver high-quality Medicare and Medicaid dental programs that support some of the most vulnerable populations in our communities. As enrollment in these programs continues to grow nationwide, we focus on helping members access affordable, high-value dental benefits and quality networks bundled with their health care coverage. In 2025, we prioritized hassle-free service and effective program administration—streamlining enrollment and eligibility processes, improving issue resolution, and strengthening operational support for our health plan partners and the members we jointly serve.

In 2025, we extended our partnership with AARP® for another 10 years, reinforcing a mission-aligned relationship that helps older adults access affordable, high-quality dental coverage. The AARP Dental Insurance Plan offers a comprehensive nationwide network of qualified dentists, with PPO and DHMO plan options available in most states to support choice, affordability, and access to essential services. Building on our 2024 expansion of PPO offerings in 49 states with a tiered approach (Protect Plus, Protect Propel, and Protect), we are also advancing plans to further enhance the AARP member experience through continued product innovation and improved education and engagement. These efforts include exploring additional partner channels, modernizing marketing and member communications capabilities, and improving digital shopping tools that help members understand plan value and select the right coverage.

Offering programs to help members understand how to stay healthy and navigate a fragmented health care system

Our commitment to member education and support goes beyond getting members to the dentist. We provide practical, whole-person guidance that helps members navigate a complex health care system and make confident choices that support their overall well-being. To help ensure geography and scheduling are not barriers to care, we offer a virtual dentistry platform that connects members with a Delta Dental dentist for questions, quick check-ins, second opinions and other oral health needs between in-office visits. In 2025, we continued to expand awareness and adoption of virtual visits through the DDPA app, making it easier for members to access care, follow up after treatment, receive reminders for routine checkups and discuss concerns in a timely way.

We offer **DeltaVision®** in partnership with VSP to help cover annual eye exams, frame allowances, lens enhancements and essential medical eye care—often with low out-of-pocket costs. Annual eye exams can also help detect signs of systemic conditions such as diabetes and certain cancers. Through DeltaVision, members can access VSP’s Choice Network with more than 120,000 points of service nationwide, supporting our purpose of improving health through access to quality care.

We also see DeltaVision meeting a clear market need: Vision coverage is consistently among the most requested employee benefits. In 2025, we enhanced

select DeltaVision plans offered through our Small Business Program with the LightCare benefit, giving members access to non-prescription blue light glasses or sunglasses when prescription lenses are not needed.

SmileWay® Wellness Benefits provide additional, fully covered services for members living with chronic medical conditions—such as diabetes, cancer, heart disease and rheumatoid arthritis—who may benefit from more frequent teeth and gum cleanings. Building on our expansion to include nine additional chronic conditions (14 total, including all types of cancer and HIV/AIDS), our 2025 focus was on helping more eligible members recognize the connection between oral health and overall wellness and use these benefits when they need them most.

MemberPerks is our one-stop destination for added value beyond dental coverage, helping members find everyday savings and well-being resources in one place. In 2025, we continued to enhance the MemberPerks experience, including highlighting LifePerks as a featured benefit so members can quickly access discounts and offers that support healthier choices and lower out-of-pocket costs.

LifePerks is a member-only savings program that helps members support a healthy, balanced lifestyle through discounts on products and services. Members who enroll can access offers anytime, on any device, across categories such as health and wellness, oral health care, lifestyle, travel and entertainment—helping stretch household budgets while encouraging healthy choices.



**Advancing women’s oral health through
menopause-focused benefits**

Delta Dental’s **2025 Oral Health and Menopause Report** revealed a critical gap between women’s oral health experiences during menopause and the specialized dental coverage they desire. While 83% of women 40+ say they are not aware of any oral health symptoms brought on by menopause, many are unknowingly experiencing them. This disconnect between experience and awareness creates significant barriers to care. Through this research we found that 68% of women age 40+ would be more likely to discuss oral health impacts with their dentist if menopause-specific benefits were available, and 82% would prioritize preventive care like additional cleanings if covered.

In direct response to survey findings, Delta Dental will be introducing the Next Stage™ Women’s Health program in 2026, offering whole-health solutions designed to support oral health-related conditions associated with menopause and pregnancy. The program’s menopause-specific benefits will include:

- Additional cleanings per year
- Extra exams and X-rays
- Specialized procedures such as periodontal maintenance and gum inflammation scaling

Delta Dental is also establishing strategic partnerships to provide comprehensive support. Through the introduction of enhanced women’s health offerings and integrated care solutions, we are helping remove barriers to care, increase engagement, and support better health outcomes for our members.



We leverage data and insights so that our clients understand more about their employee demographics, and how initiatives such as Next Stage™ Women’s Health program could appeal to their employee populations.

Visit deltadentalins.com for more information.

Comprehensive dental plans for Veterans and military families

As the largest dental services provider to current and former federal government employees, including over 1.4 million Veterans, military retirees and their family members, Delta Dental offers tailored dental plans designed to meet the specific needs of this important population through our federal government programs. We provide comprehensive dental coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP), the Veterans Affairs Dental Insurance Program (VADIP) and Veterans Affairs Community Care Network (CCN). We design each program to ensure that each member receives the oral health services they deserve, with a focus on accessibility, affordability and high-quality care.

- FEDVIP offers extensive dental coverage to military retirees as well as federal employees, annuitants and their families, ensuring they receive the best possible oral health care. Significantly, Delta Dental covers 38% of all military retirees and their family members enrolled in FEDVIP.
- VADIP provides oral health benefits for Veterans and those eligible under the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) who need dental care but may not qualify for dental benefits through the Department of Veterans Affairs (VA). This program offers three plan options at affordable costs. Delta Dental has been a proud VA partner since VADIP’s inception in 2014. Currently, over 105,000 Veterans are enrolled in VADIP through Delta Dental.
- CCN is the VA’s private sector care network for Veterans. CCN is VA’s direct link with community providers to ensure eligible Veterans receive timely, high-quality care. VA contracts with TriWest to manage CCN Regions 4 and 5, and Delta Dental serves as the sole sub-contractor to TriWest to manage the dental network. Across CCN Region 4 and 5, Delta Dental serves members in Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Texas, Utah, Washington, Wyoming and the United States territories in the Pacific, including Guam, American Samoa and the Northern Mariana Islands. In 2025, Delta Dental processed 406,394 claims for dental services provided by our network providers in CCN Regions 4 and 5, an increase of 18.7% from 2024.

We remain dedicated to expanding access to affordable oral health care and enhancing oral health benefits to improve overall health for more federal civilians, Veterans and their families. In 2025, our Legion and PPO provider networks grew by 42% and 5% respectively, expanding access to care for our members to over 57,000 access points. In FEDVIP, we introduced Smileway® Wellness Benefits, providing enhanced oral health benefits (more cleanings and periodontal maintenance services) to support members with 14 separate chronic medical conditions like cancer, chronic kidney disease, diabetes, and heart disease. Moreover, we are exploring ways to integrate dentistry and medicine between Emerge, the Harmony clinic, and the Department of Veterans Affairs.

The impact of our support for federal civilians, Veterans and military families extends beyond providing oral health coverage. Through our partnerships and sponsored programs with organizations supporting Veterans and military families, we can address the broader health needs of this community, ensuring they receive comprehensive care that contributes to their overall well-being.

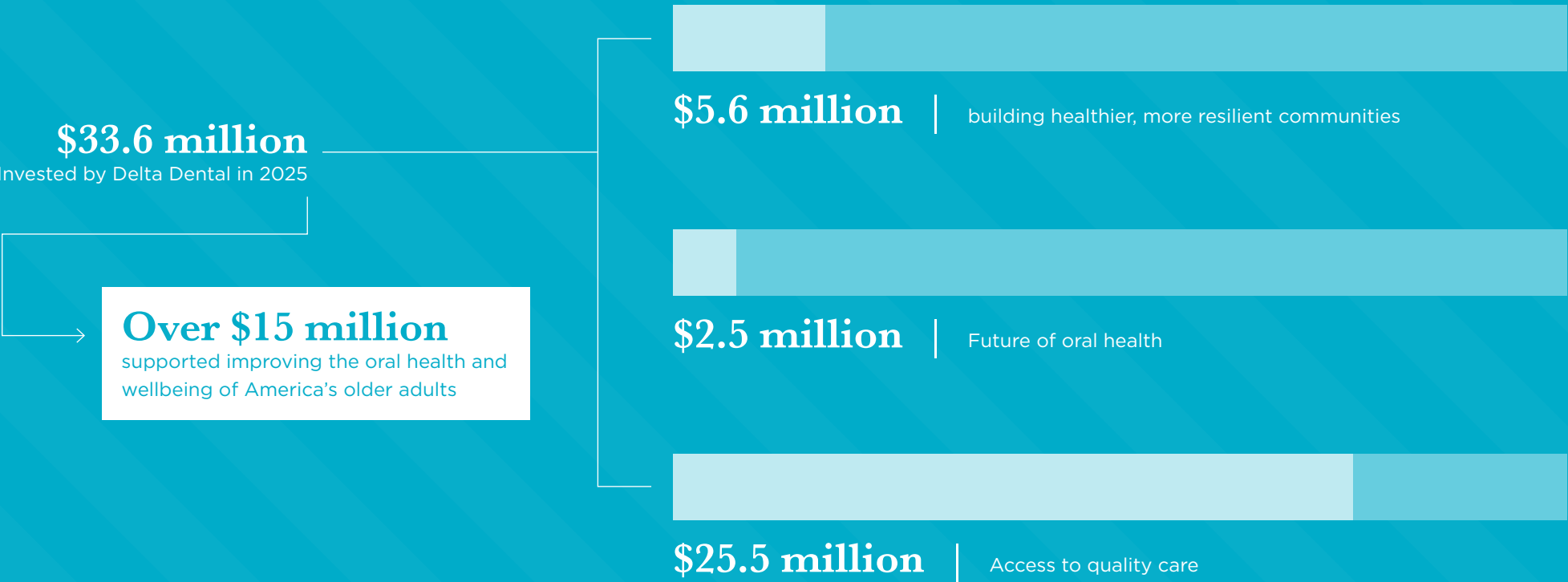


Advocacy for Veterans and Medicare beneficiaries
In 2025, we continued efforts to support policy initiatives aimed at expanding access to affordable dental care through the bipartisan Independent Purchase bill in Congress. The legislation would allow Veterans and Medicare beneficiaries to voluntarily purchase stand-alone dental coverage through the federally facilitated public health exchanges, increasing access for millions without taxpayer funding or subsidies. The Congressional Budget Office (CBO) has scored the bill as generating net federal revenue, demonstrating its fiscal responsibility. In 2025, we helped secure several new congressional co-sponsors and are now working to advance the bill through committee mark-up in the House and Senate.



Donated over \$1.8 million in 2025
providing direct support to over 200,000 Veterans and military family members.

Delta Dental Community Care Foundation





COMMUNITY GIVING GRANTS:
Aid local nonprofits focused on social justice, chronic disease management and disaster relief efforts



EDUCATION, RESEARCH AND SCHOLARSHIP GRANTS:
Support oral health research and scholarships for dental profession students



ACCESS TO CARE GRANTS:
Awarded to organizations striving to enhance the availability of quality dental care for children, seniors, and adults with limited access to care

Delta Dental Community Care Foundation

The Delta Dental Community Care Foundation is part of our philanthropic mission, investing \$3.5 million in 2025 alone to build caring, resilient communities. Recognizing growing needs of aging populations, the Community Care Foundation has committed \$20 million to the Senior Oral Health Partnership Program, establishing regional models in Washington,

D.C., Santa Cruz, San Diego, and the Mississippi Delta for oral health for older adults. Furthermore, the Community Care Foundation drives impact through its Access to Care Grants and Community Health Investments, empowering hundreds of Federally Qualified Health Centers (FQHCs) and community clinics by expanding capacity, advancing integrated care models, and improving access to quality care for underserved communities.

Through the 2025 Access to Care Grants, the Community Care Foundation drove immediate impact by empowering FQHCs and community clinics. For example, a \$400,000 grant was awarded to Dientes Community Dental Clinic in Santa Cruz, California, to subsidize clinical costs for uninsured patients and help fund the Penny Lane Clinic Expansion, which will serve 3,500 additional patients annually. Similarly, a \$250,000 investment in Asian

Health Services in Oakland, California, supports school-based dental services and comprehensive renovations to their Main Dental Clinic, enabling them to expand culturally competent care for limited English-speaking communities.

Understanding community needs through senior oral health surveys and Mississippi partnership

To truly expand access to care, we must first understand the profound needs of the communities we serve. Our Senior Oral Health survey revealed that 80% of older Americans do not visit the dentist as often as recommended, with cost and transportation acting as the most significant barriers. Furthermore, 62% of older adults nationwide have no dental insurance, leading to widespread untreated tooth decay and tooth loss that directly impacts overall health. This is evident in the dental visit rates in the Delta Region of Mississippi, where less than 10% of adults report having a dental visit in the past year. To address this crisis locally and systemically, the Delta Dental Community Care Foundation expanded its multi-year Senior Oral Health Partnership (SOHP) Program in 2025 to include the Mississippi Delta region.

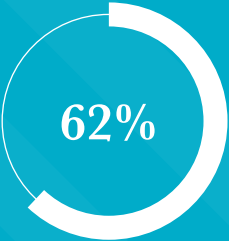
By uniting the Delta Health Center, Delta Health System, and the Bolivar County Council on Aging, this new partnership is building emergency department-to-dental linkages, expanding mobile services, and providing door-to-door senior transportation to overcome historic health access barriers in the Delta.



Our Senior Oral Health survey insights



of older Americans
do not visit the dentist as often as recommended, with cost and transportation acting as the most significant barriers



of older adults nationwide
have no dental insurance



of adults
report having a dental visit in the past year



Collaborations with local providers and Missions of Mercy deliver big impact

Our commitment to closing critical gaps in care is exemplified through our collaborations with Mission of Mercy events and state and community-level dental associations. We are proud to support large-scale, multi-day Missions of Mercy (MOM) pop-up clinics, which bring together volunteer dental professionals to deliver free, high-quality care for people who are uninsured or otherwise lack access to treatment. In 2025, we focused our impact on key "dental deserts" by awarding a grant to the Texas Mission of Mercy to support traveling clinics for low-income individuals, seniors, and Veterans. Additionally, we invested in the Eastern Shore Mission of Mercy in Maryland to help offset equipment and technology costs for a massive community clinic serving over 1,000 patients.

Our dedication to expanding access through innovative community outreach also extends to our

multi-year partnership with TeamSmile, highlighted by a \$300,000 grant in 2025. As a National Sponsor, this investment supports stadium-based oral health clinics partnered with professional sports teams, providing children with free preventive care and education in a fun, engaging environment. Furthermore, we proudly partnered with the UTHealth Houston School of Dentistry with a \$200,000 grant to sustain and expand their vital community outreach programs—specifically Give Kids A Smile® and Give Vets A Smile. These initiatives serve as crucial access points, delivering ongoing, comprehensive dental services directly to children and Veterans who have significant unmet oral health needs. This community-driven approach perfectly aligns with our Road to 2030 vision, allowing us to engineer collaborative solutions that build caring, resilient communities and expand equitable access to oral health care for all.

Rural access to care

For individuals living in isolated and rural communities, access to dental care is severely limited by provider shortages and geographic "dental deserts." To close these gaps, the Community Care Foundation heavily invests in rural safety-net providers who often serve as the sole source of oral health care across vast regions. Through targeted grants, we fund the deployment of mobile dental units, teledentistry programs, and essential facility upgrades in rural clinics from Northern California to the Deep South.

A grant to Long Valley Health Center in Mendocino County, California, funds dental equipment that expands surgical services and adds a milling machine for same-day restorative procedures in a mountainous

740-square-mile service area. Additionally, a grant to Mountain Valleys Health Centers in northeastern California supports the purchase of essential dental equipment and addresses the long-term sustainability challenge of staffing a rural dental program. We also invested in Preston-Taylor Community Health Centers in West Virginia to purchase a mobile dental unit that provides care directly to children in rural and remote schools. By supporting mobile outreach and offsetting direct care costs for uninsured and low-income patients, we ensure that residents in these remote regions have access to vital preventive and restorative dental services, regardless of their location or ability to pay.



Photo Credit: Mountain Valleys Health Centers

Addressing transportation barriers

As part of our commitment to increase access to quality care, Delta Dental piloted the Jet Dental mobile clinic initiative at our Alpharetta, GA office location in 2025. The program leverages a fully equipped mobile dental clinic to bring preventive oral health services directly to employees, reducing common barriers such as transportation, scheduling constraints, and time away from work. By delivering preventive care through a mobile, community-based model, the initiative reflects Delta Dental’s focus on reimagining how oral health care is accessed, experienced, and integrated into overall health. This approach reinforces Delta Dental’s belief that oral health is a critical component of overall health while demonstrating how innovative, scalable solutions can expand access to care where it is needed most.

Recognition in philanthropy

Our dedication to community well-being and equitable health outcomes continues to be recognized across the regions we serve. We are incredibly proud to share that Delta Dental was listed as number 12 in the San Francisco Business Times Top 100 Philanthropists in the Bay Area, a powerful testament to our steadfast commitment to giving back and building healthier, more resilient communities. In 2025, the Delta Dental Community Care Foundation was also honored to receive the Clinic By the Bay’s Hero Award, Meals on Wheels of San Francisco’s inaugural Community Impact Award, and the MPTA Appreciation Award from the Mississippi Public Transit Association.

2025 Jet Dental mobile clinic pilot



17 employees

received on-site dental care, with 17 preventive dental exams completed in a single day



16

scaling and root planing needs



10

fillings or crown procedures



38 hours

of time savings for participants

During the 2025 Alpharetta pilot event, 17 employees received on-site dental care, with 17 preventive dental exams completed in a single day. The visit surfaced meaningful insights into needed treatment, including periodontal treatment for two participants, identification of 16 scaling and root planing needs, and 10 fillings or crown procedures requiring follow-up care. This underscores the importance of bringing preventive services directly to the workplace to re-engage individuals who may otherwise delay care. In addition to improving access, the on-site model delivered an estimated 38 hours of time savings for participants, highlighting both health and productivity benefits. Together, these outcomes demonstrate how targeted mobile care initiatives can drive early intervention, strengthen preventive care engagement, and provide measurable impact.

We are committed to advancing oral health as a critical component of overall health and wellness

Advancing whole-person health through dental-medical integration

In 2025, Delta Dental continued to advance whole person oral health care through our partnership with Harmony clinic, an innovative care model that integrates advanced dentistry with whole-person wellness. Located in Oakland, California, the 43-chair facility reimagines the dental visit as a gateway to whole-person care, using routine appointments to screen for broader health risks and connect patients to additional support.

The purpose of incorporating wellness screenings into dental visits is to detect health concerns early and connect patients to care more quickly. By integrating health screenings and risk assessments into dental settings, this approach can identify conditions such as high blood pressure, diabetes, oral cancer, and mental and behavioral health issues, while also improving access to care and strengthening community health resources.

Harmony clinic operates independently under its own management structure and partners with Emerge, Inc., a wholly-owned subsidiary of Delta Dental, for strategic collaboration and expertise. Through strategic investment and partnership, Delta Dental is helping scale this integrated approach, leveraging technology, expanding access to comprehensive services, and enhancing both patient and provider experiences.

To enable dental-medical integration (DMI), Harmony clinic utilizes **Epic** electronic health records and its Care Everywhere network, allowing secure, real-time sharing of patient information between dental and medical teams. This connectivity supports timely referrals, coordinated treatment plans, and earlier intervention for chronic or emerging conditions.

By transforming the dental chair into an entry point for whole-person care, Harmony Whole Person Oral Healthcare is enabling earlier intervention, improving both provider and patient experiences and leveraging technology to integrate dental and medical care for holistic health outcomes. To learn more about Harmony clinic, please visit harmonyoralhealth.com.



Every year, approximately
29 million people
have a dental visit but not a
medical visit*

* American Heart Association, Harris Poll. Market research survey of dental patients. Unpublished data. American Heart Association; 2024.





“Our collaboration with the American Heart Association marks a pivotal step towards strengthening access to quality, integrated care and emphasizes the role of dental visits as part of a holistic health check, which can offer early detection of cardiovascular disease and other conditions.”

– Daniel W. Croley, DMD
Chief Dental Officer

Collaborating with American Heart Association for Healthy Smiles, Healthy Hearts™

Building on the momentum of prior years, the American Heart Association’s Healthy Smiles, Healthy Hearts initiative, in collaboration with Delta Dental, continues to expand access to equitable, high-quality, integrated care across diverse communities. By equipping oral health professionals with tools, education, and implementation guides to conduct chairside blood pressure screening and connect patients with primary care when needed, the program is strengthening prevention pathways and helping identify cardiovascular risk earlier, often for individuals who may not otherwise engage with the medical system.

In 2025, the initiative deepened its impact through broader provider engagement, enhanced education for patients and care teams, and increased integration across health disciplines. To help further our mission, we helped announce the first-ever national standard for cardiovascular screening in the dental care setting with referral implementation guidelines, and released the “Ready, Set, Go” implementation guidelines for dental clinics. This continued evolution reinforces the role of dental visits as a critical touchpoint in whole-person care, demonstrating how the integration of oral health care and medical care can improve outcomes, advance health equity and support long-term well-being for the populations we serve.



We are committed to partnering with providers to improve patient experience and integrated care delivery

Delta Dental works closely with a network of nearly 70,000 oral health providers to improve health by providing access to quality care. Beyond simply serving as a transactional stakeholder, Delta Dental is partnering closely with providers to improve the patient experience and drive integrated care delivery, ensuring oral health is fully recognized as part of overall wellness – and that integration works in ways that support both patients and providers. As we look to the future, we are committed to providing the support dentists need in pursuit of our shared goal: happy and healthy patients.

Provider Advisory Council

At Delta Dental, we recognize that access to care extends beyond a pathway for patients to see dentists, it’s about fostering a seamless, collaborative experience alongside our providers to support patients in every aspect of their oral health journey. The Provider Advisory Council (PAC) is a group for dental professionals to share feedback and insights on Delta Dental technology, products and programs.

The purpose of the PAC is to foster ongoing communication between Delta Dental and select dental professionals through a dedicated forum, driving collaboration and deepening partnership between Delta Dental and providers.

The PAC features three different tiers of engagement that allows participants to choose the level that meets their needs and time commitment: leading, contributing, and supporting tiers. In 2025, Delta Dental hosted an in-person gathering for leading tier PAC members. This annual event brings together a representative group of Delta Dental providers and office staff to connect, collaborate and shape the future of oral health. For more information, please visit the **Delta Dental website**.

Delta Dental is committed to partner with providers to improve patient experience and integrated care delivery. Our Partnered for Patients campaign highlighted how Delta Dental of California enables providers to focus on patient care by offering user-friendly digital tools that help minimize time spent on administrative business tasks, how we support their education and how we feature innovative programs such as the Provider Advisory Council, the Ambassadors Program and the Community Care Foundation. Learn more **here**.





Advancing health equity and community stability through Provider Relations engagement model

Healthy communities depend on stable, accessible dental care. The Provider Relations engagement model help support that stability by working alongside dental practices to ensure they can continue serving patients—especially during periods of change. Through trusted relationships with local Provider Relations Ambassadors, we partner with dental providers to ease administrative demands, support operational sustainability, and help practices adapt as health care systems become increasingly digital. This hands on support allows providers to focus more of their time and energy on caring for patients, rather than navigating complex processes or system changes. As digital tools and electronic processes become more central to how care is delivered and managed, Provider Relations plays an important role in promoting digital inclusion.

We work directly with providers to support adoption of electronic payments, online tools, and streamlined workflows, recognizing that smaller and independent practices, often serving rural or communities with limited access to care, may need additional guidance to fully participate. By pairing modern tools with personal support, we help ensure that progress does not come at the expense of access or equity. Proactive engagement with providers also helps prevent disruptions that could affect patients, such



as practice closures or gaps in local networks. By listening early and responding thoughtfully, Provider Relations helps preserve patient choice, maintain continuity of care, and strengthen the long term resilience of provider networks. Through this balanced approach, grounded in relationships and supported by digital innovation, the Provider Relations engagement model contributes to healthier practices, stronger communities, and more equitable access to dental care.

We are committed to creating pathways for innovation in advanced care and technology

Elevating stakeholder engagement to drive better oral health outcomes for our members

In today’s evolving benefits landscape, strong administration alone is no longer enough; stakeholders need partners who can translate data into meaningful action. Our consultative approach is designed to meet this need by combining active listening, data-driven insights, and collaborative strategy development to enhance both stakeholder experience and measurable outcomes.

Following a successful pilot, we proved that our oral health solutions deliver differentiated value. We then scaled this impact by investing in advanced technology to enhance the insights available to our stakeholders. By strategically leveraging the data we have and the expertise of our teams, the insights helped identify the best opportunities to improve the oral health of our members. Finally, we launched a learning journey to ensure that our staff is equipped

with the tools and knowledge necessary to deliver the insights-to-outcomes approach.

Today, this approach is our standard engagement model, empowering partners to make smarter decisions, align benefits with strategy, and drive measurable improvements in oral health.

Scholarships supporting talent pipeline

Building a more equitable health care system requires a robust and diverse workforce. Through our investments, we are actively supporting the future of oral health by funding scholarships for dental students and supporting residency programs—such as Advanced Education in General Dentistry (AEGD) and pediatric specialties—at our partner community clinics. For instance, our 2025 funding supports organizations like LifeLong Medical Care in Berkeley, which partners with Howard University offering dental externships to advanced dental students. We also partner with SYHealth in San Diego, which collaborates with NYU Langone Health and Rady Children’s Hospital to offer a specialized pediatric dental residency program, focusing on caring for children with medical complexities. These initiatives create a strong talent pipeline, ensuring emerging dentists are trained to serve diverse, high-need communities.



We are committed to taking care of each other

The values of Trust, Service, Excellence and Innovation represent the character of our organization. They inform our behavior and guide our decision making to shape our workplace culture. When we bring our values to life, we ensure we achieve our objectives without compromising our high ethical standards.

In 2025, Delta Dental achieved a remarkable talent retention rate of 92.2%, continuing to surpass industry benchmarks. Employees who feel valued and engaged are more likely to be productive, motivated and committed to their work. Our strong company culture is reflected in our low voluntary turnover rate (VTR), a key indicator of workforce satisfaction, as employees continue to choose us over other opportunities. In 2025, our VTR declined to 5.4% from 7.7% in 2024, demonstrating a positive trend. Retaining talent involves nurturing positive relationships, providing meaningful work, offering opportunities for growth and development, and recognizing and rewarding contributions—all of which contribute to higher levels of employee engagement and productivity. This section of the Community Impact Report highlights how we nurture our relationships with our employees.



We're guided by our vision, driven by our purpose and grounded in our values.

Our vision

Our vision is to motivate and empower every employee, so we are all inspired to take exceptional care of our customers, providers and each other.

Our purpose

Our purpose is to improve health by providing access to quality care.



More than eight out of 10

Delta Dental employees responded favorably to the question, “How happy are you working at Delta Dental?” in the 2025 surveys—averaging six points above our survey vendor’s global benchmark.



In 2025, employees’ evaluation of their direct leaders reached an all-time high, with **84% responding favorably** to the statement, “I would recommend my direct leader to others,” scoring two points above the global benchmark.



Delta Dental continued to score above the survey vendor’s global benchmark* throughout 2025, achieving scores **five points or more above benchmark on multiple survey items.**

Confidence in our executive leadership team (+7) and employee communication (+8) were the highest scoring areas above benchmark.

* This is a comparison to survey results from all survey vendor’s customers across all industries.

Employee engagement

At Delta Dental, we are committed to cultivating an exceptional employee experience—one grounded in purpose, clarity, continuous growth, meaningful connections, empowerment, and holistic wellbeing. Our listening strategy enables continuous understanding across every stage of the employee journey, driving action, improvement, and innovation. This approach helps ensure exceptional experiences while keeping us aligned with our purpose and values.

Following each survey, we continue to coach leaders on holding meaningful post-survey conversations with their teams using the Acknowledge, Collaborate, Take Action (ACT) model. Through this approach, teams acknowledge where they are, collaborate on where they want to go, and take one meaningful step toward improvement. We believe this sustained focus will not only maintain strong engagement scores, but—more importantly—ensure every team member feels heard, valued, and empowered at Delta Dental.

The PeopleVoice! survey is administered multiple times each year and gathers employee sentiment across three key outcomes: engagement, culture, and action.



Inclusion and belonging

At Delta Dental, our values guide how we work together and how we serve our customers and communities. We believe strong performance starts with a workplace built on respect, fairness, and trust—where people feel encouraged to contribute their ideas, develop their skills, and do meaningful work. When employees can show up authentically and are treated with dignity, teams collaborate more effectively and deliver better results. We are committed to providing equal opportunity and clear, consistent standards that support engagement, growth, and accountability. By intentionally strengthening our culture and listening to employee perspectives, we build a resilient workforce prepared to meet evolving business and health care needs. Our focus is practical and transparent: taking thoughtful actions that reinforce our values while supporting long-term success for our people and our organization.

The Council for Inclusion and Belonging, composed of leaders from across the organization and sponsored by our Chief People Officer, helps guide efforts to strengthen how we work together at Delta Dental. Through four focus areas—Reporting, Development, Programs, and People Systems—the Council supports fair, consistent practices that encourage collaboration and effective performance. The Council’s work reinforces a workplace where employees can contribute fully and where people practices align with both business priorities and current law to support engagement, culture, and results.



The Council for Inclusion and Belonging provides enterprise-level oversight to strengthen workforce effectiveness, support business outcomes, confirm merit-based decision-making, and ensure people practices are consistently applied. Key responsibilities include:

Business and workforce alignment: Aligns inclusion and belonging priorities with enterprise strategy to improve collaboration, decision-making, and workforce performance, while identifying opportunities that support growth and operational effectiveness.

Policy and practice effectiveness: Reviews and advises on people policies and practices to ensure they are clear, consistently applied, and supportive of productivity, fairness, and compliance with applicable standards and regulations.

Leadership capability and execution: Provides guidance and resources to help leaders ensure merit-based decisions, support effective team practices, encourage respectful interactions, and maintain engagement and performance.

Employee experience insights and monitoring: Uses employee feedback and key indicators to track trends, assess employee satisfaction, and support data informed leadership decisions related to engagement.

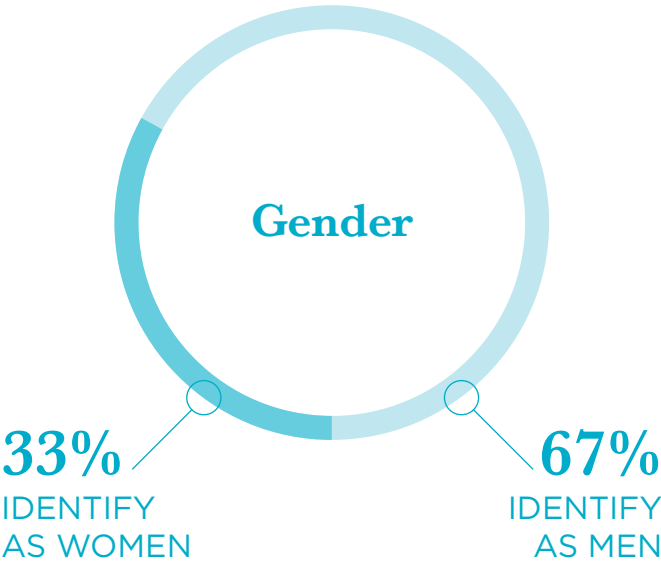
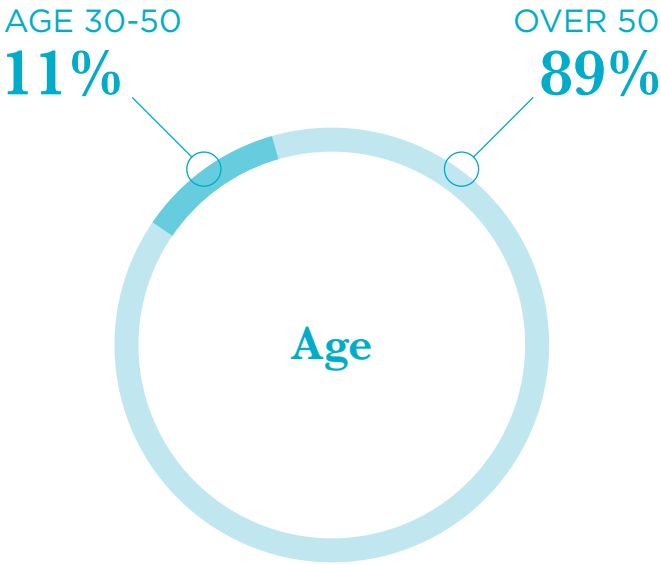
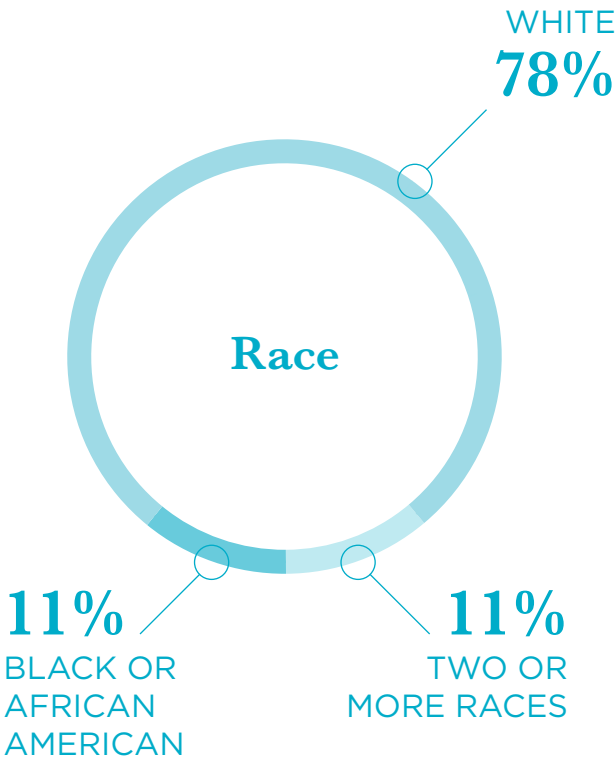
Enterprise communication and accountability: Supports transparent communication of priorities to reinforce accountability and alignment with business objectives.

Cross-functional coordination and benchmarking: Partners with internal teams and monitors external workforce trends to inform decisions that support long-term sustainability and organizational resilience.

Self-identification

Delta Dental offers employees the option to voluntarily provide certain information that is required for local, state, and/or federal government reporting and/or that will help us monitor and ensure nondiscrimination in our employment practices. This information helps the company evaluate the effectiveness of people-related policies and practices, such as ensuring the best qualified person is always selected for an opportunity. Participation is optional, answers are never shared with or made available to decisionmakers, and information is handled in accordance with applicable privacy standards.

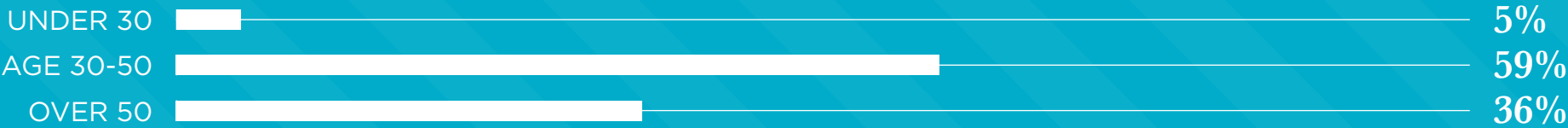
Composition of
Delta Dental’s Executive
Leadership Team



Composition of Delta Dental's employees

Note: These figures are self-disclosed. Please see Page 29 for more details.

Age



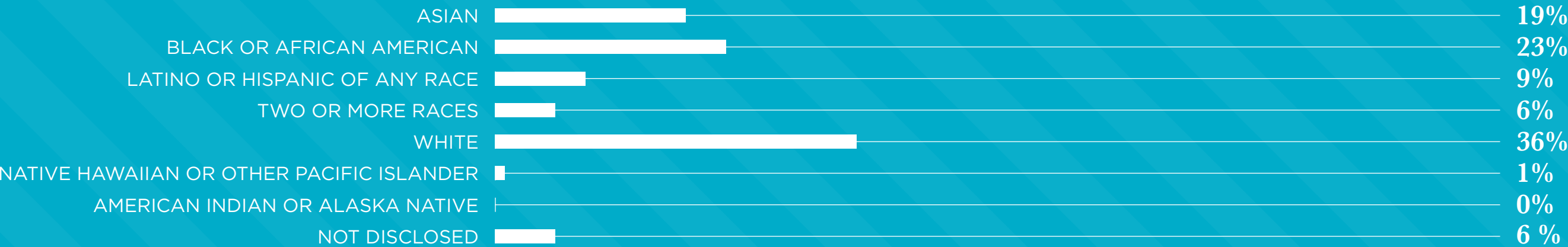
46
VETERAN
EMPLOYEES

Gender



179
EMPLOYEES
WITH DISABILITIES

Race



Inclusion Communities

In 2025, we supported eight employee-led Inclusion Communities (ICs) designed to foster connection and engagement across the organization. All ICs are open and welcoming to all employees, regardless of identity, as are all IC events and leadership positions. ICs provide opportunities for connection, collaboration, shared learning, and community building. Through thoughtful design and partnership, these groups offer programming that strengthens cultural awareness and business knowledge, supporting employee engagement and organizational effectiveness.

Delta Dental's current ICs are:

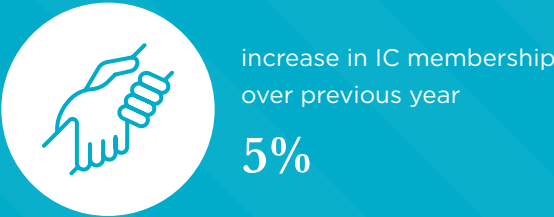
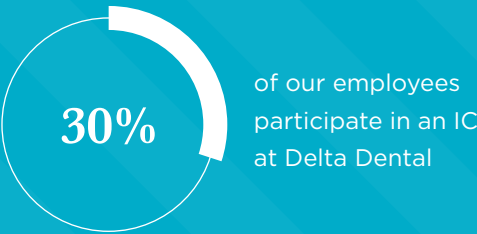
- **ABLE:** Alliance of Black Employees and Allies
- **ASPIRE:** Asian Pacific Islander Employees and Allies Recognition and Empowerment
- **AVID:** Advocacy for Visible and Invisible Disabilities
- **DLANTE:** Delta Dental Latinx and Hispanic Association of Nationwide Talented Employees and Allies
- **Family First:** Supports all facets of family life
- **MPACT:** Military Veterans, Reservists, Veteran Spouses, and Allies
- **Spectrum:** LGBTQ+ Employees and Allies
- **Women@Delta:** Women Employees and Allies

In 2025, our MPACT (Military Partnership for Advocacy, Community, and Transition) Inclusion Community transitioned from a working group (2023-2024) to a formal Inclusion Community. The MPACT Inclusion Community serves as a dedicated forum to foster awareness, connection, and support for military Veterans, National Guard/Reserve employees and partners across the organization. Its purpose is to create a welcoming environment where members can share experiences, build camaraderie, and advocate for practices that recognize the unique strengths and commitments of military-affiliated employees.

MPACT provides employees with opportunities for professional development and connection. By increasing awareness of military culture and service commitments, MPACT supports understanding and collaboration across teams, contributing to a more supportive and effective workplace.

From a business perspective, MPACT supports Delta Dental's ability to attract, develop, and retain veteran talent while strengthening leadership capability and organizational performance. The values Veterans bring—such as service, resilience, adaptability, and teamwork—contribute positively to how teams operate and deliver results. By supporting employees who have served or continue to serve, MPACT helps foster a mission driven, inclusive, and high performing workplace for all.

Inclusion Community
Impact and Achievements



Together, participation growth, sustained engagement, and community impact demonstrate how Inclusion Communities support connection among employees while contributing positively to organizational effectiveness, drive business priorities and support external communities.



Pay transparency and pay equity

We are committed to fair and transparent pay practices. We include market competitive pay ranges on internal and external job postings and conduct annual reviews of performance ratings and merit outcomes to identify and address potential disparities among employees doing similar work. We continue to strengthen leader readiness to make unbiased pay decisions based on objective factors such as job level, location, performance, and internal equity.

In 2025, we continued advancing our pay transparency and pay equity efforts through expanded education and enablement on pay philosophy, job framework, job descriptions, and pay management practices. We reinforced practices such as not asking candidates about salary history and strengthened the use of objective factors and market benchmarking to support fair, consistent, and equitable pay decisions.

Additional Highlights

- Ongoing employee and leader education on pay philosophy, job framework, job descriptions, and pay management practices.
- Reinforced use of objective pay factors (e.g., job level, location, performance, internal equity) in pay decision-making.
- Continued evaluation of opportunities to strengthen pay equity analysis and review practices.

Employee health and wellbeing

Delta Dental maintains a consolidated Health and Safety Program that integrates its enterprise-wide safety framework with the requirements of California's Injury and Illness Prevention Program (IIPP). The Program reflects Delta Dental's commitment to regulatory compliance, risk mitigation, and the health and safety of employees, contractors, and visitors across corporate and remote work environments.

A defined governance structure establishes clear roles and responsibilities for the Workplace Safety Program Administrator, leadership, managers, supervisors, employees, and key corporate functions, including Real Estate, Facilities, Information Technology, and Compliance.

Core elements of the Program include:

- Hazard identification and corrective action
- Workplace inspections
- Incident reporting and investigation
- Safety training and communication
- Safe work and ergonomic practices
- Recordkeeping and regulatory reporting, including OSHA requirements

Emergency preparedness is a central component of the Program. Documented procedures address response to fires, evacuations, earthquakes, severe weather, workplace violence, medical emergencies, pandemics, and hazardous materials incidents. Protocols include alarm and notification systems, evacuation and assembly procedures, and shelter-in-place guidance.

Supporting resources—such as consolidated IIPP documentation, reporting forms, and emergency communication templates—promote consistent implementation and continuous improvement. Through this integrated approach, Delta Dental advances workforce safety, operational resilience, and its broader ESG commitments.





LiveWell

In 2025, LiveWell continued to evolve to meet the holistic well being needs of our employees and their loved ones. New pet wellness coverage was introduced to support employees in caring for their dogs and cats, offering a comprehensive wellness plan designed to promote routine care and peace of mind.

LiveWell also expanded access to oral health care through enhanced dental benefits available at the Harmony clinic, offering an array of preventive services and expanded coverage to support long-term oral health.

Together, these enhancements reflect our ongoing commitment to safeguarding the health, stability, and overall wellbeing of our employees, at home, at work, and throughout every stage of life.



WorkWell

Guided by our values of Trust, Service, Excellence, and Innovation, Delta Dental’s WorkWell approach defines our flexible work environment and how we work together. By embracing hybrid work, we support employee wellbeing while fostering a more inclusive, engaged, and environmentally conscious workplace.

Insights from our 2024 WorkWell pilots reinforced the critical role leaders play in creating exceptional employee experiences. In 2025, we refined our hybrid work guidance, asking leaders to support WorkWell by modeling purposeful in-person work, and fostering connection and collaboration—while maintaining flexibility for both in-office and remote work.

WorkWell’s structure continued to evolve in 2025 with the introduction of in-office “anchor days” for functional teams and quarterly “Who’s in the office?” calendars, increasing visibility into in-office presence and supporting engagement and collaboration. As hybrid work continues to mature, research suggests that increased opportunities for in-person connection and collaboration can support stronger performance and greater innovation across the enterprise.



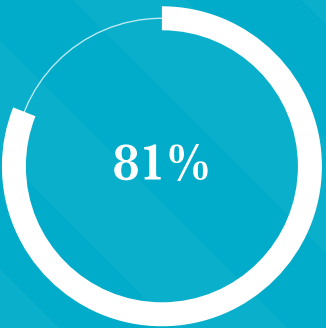
The LeadWell Program is a multi-year initiative, launched in 2024, designed to create a shared understanding of what it means to be a leader at Delta Dental. LeadWell established a new vision for leadership at Delta Dental, where leaders create exceptional experiences for all employees, embody our values, foster accountability and inspire a shared purpose. The LeadWell Program was intentionally paused in 2025 to allow for a thoughtful redesign, one that supports a culture-first learning strategy aligned with a reimagined leadership philosophy. To be launched in 2026, this new approach will reflect a fundamental belief: leadership is a mindset, not a title. Whether we lead people, projects, ideas, or influence those around us, every employee is a leader.

What does leading well mean at Delta Dental:

- **Lead yourself:** Own your growth. Own your impact. Own how you show up with shared ownership and accountability
- **Lead others:** Inspire, develop, influence, and support with empathy
- **Lead the stakeholders:** Build trust and influence teammates, customers, providers and communities
- **Lead the business:** Drive innovation, execution and results. Own how you show up and understand how your work connects to the enterprise strategy.

2025 Leadership Insights Survey

The annual Leadership Insights survey assesses the current state and ongoing progress of the LeadWell exceptional experiences framework. Survey results are used at both the enterprise and divisional levels to strengthen and continuously improve the LeadWell program.



of Delta Dental employees completed the Leadership Insights survey—six points above the industry benchmark response rate—with more than eight out of 10 employees recommending their direct leader to others.

Additional areas of above-benchmark performance include the following survey items:

- ✓ My direct leader provides me with feedback that helps me improve my performance. (+5 above benchmark)
- ✓ My direct leader has meaningful discussions with me about my career development. (+5 above benchmark)
- ✓ My direct leader communicates effectively. (+4 above benchmark)
- ✓ I can get the support I need from my direct leader. (+4 above benchmark)

Talent development and learning

Delta Dental is committed to creating equitable advancement and growth opportunities for employees by providing them with the resources and support they need to achieve their career goals and deliver exceptional care for our customers, providers and each other. Employees have access to a wide range of programs and resources intended to help them build critical workplace skills and advance their careers. Our Talent Development and Learning team offers on-site and online instructor-led training focused on soft skills and technical skills and tailored to certain roles like people leaders and contact center agents. All of our employees have on-demand access to more



97% of employees

completed company-sponsored skills training in 2025

37 Average training hours
per employee

than 250,000 eLearning courses, digital books, audio books and content sourced from our award-winning in-house Instructional Design team and from our learning partner, Skillsoft. Additionally, leaders at Delta Dental have access to a variety of learning programs ranging from on-demand content to live, instructor-led courses taught by our in-house Leadership Development team.

To ensure ongoing development, Delta Dental employees and their leader collaborate to create Individual Development Programs. These programs can be focused on achieving mastery of the employee’s current role or on preparing them for their next opportunity.

Clear pathway for career advancement

Delta Dental prioritizes internal mobility by fostering a culture of growth and professional development. The Talent Acquisition team is deeply committed to considering internal talent for new opportunities, ensuring employees have a clear pathway for career advancement. The company emphasizes skill agility, helping employees leverage their existing skills while developing new ones to align with evolving business needs. Additionally, Delta Dental provides robust support through resume reviews, career coaching and mentorship programs, empowering employees to confidently pursue internal roles. By promoting from within, the company strengthens institutional knowledge, enhances employee engagement and cultivates a dynamic workforce.



of roles

filled by internal candidates



Employees exchanged
more than 18,000 StepUp!
recognitions in 2025

Employees may be recognized through StepUp! for:

- **Values:** Demonstrating Trust, Service, Excellence, and Innovation
- **Competencies:** Applying the skills and capabilities that support business success
- **Behaviors:** Taking actions that bring our values and competencies to life

Delta Dental also fosters connection and belonging through PeopleLife! Celebrations, which recognize meaningful life moments, and Cheers to the Years, which honors milestone service anniversaries and retiring employees.



Employee recognition
and celebrations

Our employees are our greatest asset, and their commitment to bringing our vision, values, and purpose to life is consistently recognized. Satisfaction with recognition and praise for work scored above benchmark in employee engagement surveys throughout 2025, reinforcing the strength of our recognition culture.

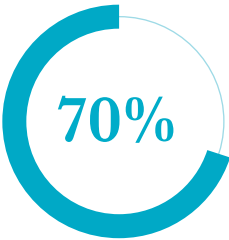
Delta Dental celebrates National Employee Appreciation Day each March, with the People Experience team leading appreciation activities, virtual engagement, and all-employee gifts. Beyond this annual moment, recognition remains a year-round priority.

Ongoing recognition is supported through our StepUp! Recognition Program, which enables employees to recognize colleagues who demonstrate exceptional contributions and live our values. In 2025, employees exchanged more than 18,000 StepUp! recognitions, honoring peers for exemplifying Trust, Service, Excellence, and Innovation. These peer-to-peer acknowledgments reinforce our culture of appreciation and help employees feel valued, supported, and engaged.

Smiling it Forward

At Delta Dental, volunteering and charitable giving are an integral part of the employee experience and reflect our core value of Service. Through our Smiling It Forward program, employees can take up to 16 hours of paid time off each year to volunteer with nonprofit organizations. The program also matches employee donations to eligible charities, up to \$1,000 per employee annually, helping amplify the causes employees care about most.

In 2025, nearly 70% of our employees participated by volunteering their time or making charitable contributions. During Giving Tuesday, a global day of generosity, employees donated \$370,000 in a single day, supporting more than 400 nonprofits, with Delta Dental matching contributions to further expand the impact. Since launching Smiling It Forward in 2018, employees have collectively contributed more than 65,550 volunteer hours and \$5.4 million in donations and matching funds, supporting more than 5,000 causes and strengthening the communities where we live and work.



of our employees
participated by volunteering their time or making charitable contributions



Meals on Wheels San Francisco
Employees volunteered with Meals on Wheels San Francisco to prepare and package meals for homebound seniors, helping expand the organization’s ability to deliver nutritious food to vulnerable community members.



Sacramento Food Bank and Family Services
Employees volunteered with Sacramento Food Bank and Family Services to support a community food distribution, helping provide groceries and essential food supplies to families in need.



Give Seniors a Smile Day with UT Health School of Dentistry
Delta Dental volunteers supported the “Give Seniors a Smile” event in Houston in partnership with UT Health, helping guide more than 125 seniors through registration, triage, and care stations while providing a welcoming and supportive experience. The event offered free oral health services, resources, and community engagement activities, creating meaningful access to care and connection for older adults in the community.

Responsible supply chain

In 2025, our Procurement Team completed the rollout of its Sustainable Procurement Policy and supporting procedures, establishing a consistent framework for defining and evaluating sustainable purchases across the organization. Every procurement buyer was trained on the policy requirements and tools to ensure sustainability considerations are embedded into purchasing decisions including advancement of a Supplier Code of Conduct. In parallel, we began systematic ESG tracking and monitoring of vendors, enabling greater transparency into supplier sustainability performance and laying the foundation for ongoing measurement, reporting, and continuous improvement of our sustainable procurement efforts.



GOVERNANCE

Through our governance, we formalize our approach to business, reinforcing our core values of Trust, Service, Excellence, and Innovation. Our ESG Program reflects our dedication to addressing the most critical issues impacting our stakeholders and the wider community. This section highlights our policies, our ESG policy, our approach to disclosures, ethics and compliance standards, cybersecurity measures, data governance practices, climate-related risk management, business resilience, and our Quality Oversight and Improvement Program.





For the second year in a row, Delta Dental earned the EcoVadis Committed badge, recognizing our commitment to advancing sustainable and ethical business practices across our organization.

Our approach to disclosures

Delta Dental demonstrates our commitment to transparency by reporting our environmental performance through CDP, a global nonprofit that enables organizations to disclose their environmental impacts openly. This transparency fosters accountability and helps drive meaningful sustainability improvements. Additionally, Delta Dental Insurance Company (DDIC)* participates in EcoVadis, an ESG rating platform that evaluates our performance across key environmental, social, and governance criteria, providing stakeholders with clear and credible insights into our sustainability efforts. In 2025, DDIC continued to increase its EcoVadis score and earned a committed badge, demonstrating continuous improvement toward sustainability.

ESG policy

Published in 2025, our ESG Policy formalizes our commitment to responsible business practices that advance environmental sustainability, social well-being, and strong governance. Guided by a stakeholder-centered ESG strategy, the policy establishes a clear framework for integrating ESG principles into our operations and decision-making processes. Key highlights of our ESG Policy include:

- ✓ **Environmental Integrity:** We maintain a greenhouse gas inventory, which is annually verified by internal Audit to ensure data accuracy, completeness, and readiness for evolving third-party verification.
- ✓ **Leadership and Governance:** Our ESG governance embeds strong oversight, compliance, and data integrity to ensure accountability and integration into strategic decision-making.
- ✓ **Ethics and Compliance:** Employees are guided by the Ethics Guide and have access to a confidential, anti-retaliation helpline to raise or report potential issues, reinforcing a culture of integrity.
- ✓ **Cybersecurity and Data Protection:** Robust measures safeguard stakeholder trust through privacy, data protection, and secure operations.
- ✓ **Business Resilience:** Operational continuity is maintained through proactive risk management and the Business Resilience Management Department.

- ✓ **Quality Oversight:** The Quality Oversight and Improvement Program ensures seamless access to high-quality care and service across the organization and its provider partners.
- ✓ **Transparent Reporting:** Commitment to open ESG disclosure through CDP, EcoVadis ratings, and the annual Community Impact Report keeps stakeholders informed on environmental and social progress.

Through this approach, we strive to generate meaningful, positive impact for our members and prospective members, network providers, employees, strategic partners, clients, suppliers, brokers, and consultants, while remaining aligned with our core values and long-term objectives. In addition to our ESG Policy, Delta Dental maintains a comprehensive suite of organizational policies that formalize our approach to responsible business conduct and reinforce consistent standards across the enterprise.

- The following ESG policies published in 2025:**
- Environmental Sustainable Purchasing Policy
 - Enterprise Sustainability Checklist
 - Enterprise Sustainability in Building Design and Construction Projects

*EcoVadis does not rate nonprofit organizations such as Delta Dental of California or any of its affiliates. Because of this, we report on the for-profit Delta Dental Insurance Company (DDIC) entity.

Ethics and compliance

Delta Dental is committed to the highest ethical standards. As a crucial part of the health care ecosystem, our providers, customers and employees count on us to safeguard their sensitive information and be good stewards by eliminating fraud, waste and abuse. Accomplishments under ethics and compliance include:

- Oversight of delegated first-tier and downstream third-party relationships.
- Monitoring internal business processes to support ongoing compliance with legal and regulatory requirements.
- Maintaining the Compliance and Ethics Helpline to enable employees to raise concerns and report potential misconduct.
- Promoting the Ethics Guide as a resource to support ethical decision-making and reinforce a culture of integrity.

Delegation oversight of first tier downstream and related entities

Our company places strong emphasis on delegation oversight of first tier and downstream entities that complete work on our behalf. These entities are seen as extensions of our organization, and as such, we are responsible for ensuring they operate ethically and in accordance with the law. In 2025, we completed oversight reviews of approximately 40 vendors and entities providing core services on our organization's behalf.

Compliance monitoring of internal business processes

At Delta Dental, compliance monitoring supports adherence to applicable laws, regulations, and industry standards across our business operations and partner relationships. We regularly review key processes to assess alignment with regulatory requirements and internal policies. Our approach prioritizes areas that matter most to members, regulators, and the integrity of our programs. When gaps or opportunities for improvement are identified, we work collaboratively with internal teams and vendors to remediate issues and strengthen controls. Through ongoing oversight, clear reporting, and corrective action follow-up, compliance monitoring reinforces accountability, transparency, and continuous improvement across the organization and its oversight activities.

Compliance and ethics helpline for employees

Delta Dental prides ourselves on a culture of openness, trust and integrity; therefore, we have established a helpline to provide a communication tool for reports of suspected misconduct. The helpline is administered by a third-party vendor and all reports are confidential and anonymous, if desired. Helpline reports will be investigated in a timely and confidential manner. Nobody will be subject to retaliation.





Ethics Guide – Code of Business Conduct

The Ethics Guide is a tool that informs employee reasoning, behavior and conduct at Delta Dental. The principles and resources outlined in the Ethics Guide position employees to always do the right thing. The Ethics Guide is approved by the Chief Compliance Officer and the Board of Directors and is reviewed annually.

Contents of the Ethics Guide include:

- Employee concerns and reporting
- Conflicts of interest and outside employment
- Anti-corruption, antitrust, and fair competition
- Gifts and hospitality guidelines
- Third-party management
- Legal and regulatory compliance
- Books and records integrity
- Workplace safety
- Intellectual property, physical asset, and confidential information protection
- External communications
- Corporate social responsibility

Annual compliance training updates

Delta Dental has a compliance training program that ensures all workforce members are knowledgeable on important compliance topics, such as state and federal regulatory requirements, Medicare Advantage requirements and group-specific requirements. Our training also covers general compliance topics such as reporting ethics violations and our code of conduct.

Delta Dental Quality Program Pillars



CLINICAL QUALITY MANAGEMENT

How we establish that our network of providers is trustworthy — free of fraud, waste or abuse.



DELIVERY OF QUALITY MANAGEMENT

How we sell, onboard and administer our products and plans to stakeholders.



BUSINESS QUALITY MANAGEMENT

How we evaluate, standardize and measure quality across the enterprise.

Quality Oversight and Improvement Program

The goal of our Quality Oversight and Improvement Program is to support seamless access to quality care and service between our organization, our contracted provider partners and members. Quality care and service outcomes are built on the belief that better health outcomes are achieved by delivering exceptional care through a patient-centered approach in partnership with providers, anchored in health outcomes that are:

- **Effective:** Ensure patients receive the best treatments and care based on scientific knowledge and best practices for standards of care.
- **Equitable:** Ensure care and service are easily accessible and do not vary in quality because of personal characteristics such as gender, ethnicity, geographic location or socio-economic status.
- **Efficient:** Provide affordable cost of care that is free from fraud, waste or abuse.
- **Safe:** Prevent harm to patients from the care intended to help them.
- **Timely:** Reduce wait times and delays for those who receive and provide care.

With patient-centered quality goals aligned across the organization, we are organized to deliver on these goals through the supporting pillars below. Our “why” is grounded in the recognition that a holistic quality approach transcends a mere program. It symbolizes a transformative strategy, structure and culture-reimagining journey. This journey is our shared commitment to continually enhance quality across every facet of our organization, showcased in our delivery of access to quality care for all. Delta Dental Insurance Company received Credentialing Accreditation from the National Committee for Quality Assurance (NCQA). NCQA is a private, nonprofit organization dedicated to improving health care quality. NCQA’s Credentialing Accreditation is a quality assessment program that focuses on consumer protection and customer service improvement.*

*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.

Risk management

Business resilience

The Business Resilience Management (BRM) Department is dedicated to ensuring operational continuity and workplace safety through four key pillars: Emergency Response, Crisis Management, Business Resilience and Workplace Safety.

- **Emergency Response:** The Emergency Response Team (ERT), composed of trained employee volunteers, provides immediate assessment and lifesaving measures before emergency services arrive.
- **Crisis Management:** Crisis Management Teams (CMTs) assess risks, coordinate responses, and escalate issues to the Executive Leadership Team (ELT) as needed, ensuring business continuity. BRM leads the response as Incident Commander in enterprise-wide incidents.
- **Business Resilience:** Business Resilience (BR) planning involves conducting business impact analyses and developing recovery strategies to maintain critical operations during disruptions.
- **Workplace Safety:** The department fosters a culture of safety, striving to prevent injuries and illness both in the workplace and remote work environments

Together, these efforts create a resilient, secure, and supportive work environment where employees can thrive.

Disaster recovery efficiencies

As we continue to future-proof our enterprise Infrastructure and Operations resiliency posture for 2026, we will build on the efficiencies achieved in 2025 by

further strengthening recovery operations, streamlining issue management, and modernizing communications.

In parallel, we will prioritize aligning Infrastructure and Operations recovery time objectives with Delta Dental's functionality-based business process recovery requirements. This includes application resiliency, grading and geographically distributed application processing to further reinforce enterprise resiliency and availability.

Climate-related risks and opportunities

Our organization incorporates climate-related factors into our Enterprise Risk Management program, ensuring continuous oversight and evaluation. As a dental insurance provider, we do not view climate change as a material risk to our core business operations. At present, climate-related risk is assessed as having limited impact, as potential effects on our operations are largely indirect when compared to industries more directly exposed to climate-related events. While our exposure is low, we recognize the importance of preparedness and responsible stewardship. To support the continuity of services for our members, providers, and employees, we have implemented strong operational resilience practices. Our Business Resilience team monitors, identifies and manages the risks to our facilities. Each facility conducts tabletop exercises annually to ensure that they are prepared for emergencies, including severe weather events. This team also looks at supply chain issues to anticipate risks to business operations and engages with secondary suppliers as necessary to ensure that there are no interruptions.

Emergency Response Team training

In 2025, we continued to provide opportunities for the Emergency Response Team (ERT) members to enhance their skills to ensure they are response ready:



Designed and conducted 33 on-site and on-line ERT trainings



Recertified 56 ERT members in CPR/AED/First Aid
To maintain certification as an ERT member, individuals are required to complete recertification every two years.



Certified 22 new ERT members in CPR/AED/First Aid



Individual trainings on Scene Management, Opioid Recognition, and Wound Treatment

Data protection, management and governance

Delta Dental is committed to maintaining robust cybersecurity, privacy, and data protection measures across operations. Our organization allocates resources to help ensure that our cybersecurity, privacy, and data governance programs are staffed and equipped with appropriate technology, policies and procedures, and administrative measures and controls. Delta Dental’s investment in these areas underscores our focus on maintaining the trust of our customers and partners and our commitment to data privacy and protection. Our approach is comprehensive and innovative, with security and privacy measures designed to comply with applicable regulatory mandates and appropriate industry standards, reflecting our commitment to data protection in a dynamic digital landscape.

In 2025, Delta Dental further strengthened its cybersecurity and compliance posture by advancing a comprehensive multi-factor authentication (MFA) strategy across our information systems. The organization established MFA as the default authentication standard for all users and systems, including those operating across the Delta Dental Network. As part of this initiative, Delta Dental integrated MFA requirements into existing technology platforms, aligned operational processes, and addressed previously identified compliance gaps. Where unique business requirements existed, the organization implemented appropriate compensating controls to maintain security while enabling operational continuity. These efforts enhance the protection of sensitive information and reinforce Delta Dental’s commitment to responsible governance and risk management.



Responsible artificial intelligence

Delta Dental leverages artificial intelligence (AI) technologies in alignment with our purpose – to improve health by providing access to quality care – in a responsible and thoughtful way to improve health outcomes, enhance the patient and provider experience, and advance dental-medical integration. We hold ourselves accountable for AI oversight, ensuring that humans, not AI, are responsible for the outcomes. Our AI initiatives and integrations are designed to protect and preserve client and stakeholder data privacy and security, and we are committed to ethical use by rigorously testing and monitoring our systems to prevent bias and uphold fairness and ethical standards. This commitment extends to all areas of our service and business, including but not limited to employment and recruiting practices.

In 2025, we established the Enterprise AI Governance Council to guide the responsible, ethical, and strategic adoption of artificial intelligence (AI) and machine learning (ML) technologies across the organization. Comprised of cross-functional leaders, the Council provides governance and technical oversight to help ensure AI initiatives align with enterprise architecture standards, security requirements, and ethical data practices. During the year, the Council developed internal processes and policies that establish a framework for responsible AI use, enabling teams to innovate while promoting transparency, accountability, and effective risk management. Through best practices and disciplined implementation, the Council supports innovation while helping ensure AI and ML technologies deliver measurable business value in a secure and trusted manner.

ENVIRONMENTAL IMPACT

Delta Dental takes pride in our ongoing commitment to environmental stewardship while striving to better serve our communities. This section of the Community Impact Report highlights our environmental contributions, focusing on the sustainable design, construction and operations of our office spaces, responsible waste management, paperless solutions and sustainable procurement. To monitor performance, we track energy consumption, recycling initiatives, paperless adoption rate and our greenhouse gas (GHG) emissions. Through our annual GHG inventory, we seek to better understand our GHG footprint so we can take more actionable, impactful steps toward a more sustainable future.





Sustainable design and construction

As part of renewing the San Francisco headquarters lease through 2030, the facility underwent a major retrofit that prioritized sustainability, efficiency, and employee wellbeing. The project achieved a 76% construction waste recovery rate, well above the 65% requirement, and generated zero hazardous waste. By retaining and incorporating 95% of the existing office construction and preserving 64% of the existing ceiling systems, the redesign significantly reduced embodied carbon by minimizing the need for new materials. Additionally, approximately 100 cubicles from our San Francisco site were relocated and repurposed at the Rancho Cordova, CA site rather than sent to a landfill or recycled, further reducing waste and supporting resource conservation.

Sustainable materials and systems were incorporated throughout the retrofit, including recycled-content materials, low- and no-VOC finishes, energy-efficient LED lighting, and low-flow plumbing fixtures. The redesigned space also supports employee wellbeing, with increased access to natural daylight, biophilic design elements, and a variety of flexible workspaces, from collaborative areas to quiet rooms and restorative break spaces with perimeter views. The project also incorporated artwork from San Francisco artists, reflecting a connection to the local community.

Together, these efforts reflect a commitment to reducing environmental impact while creating a healthier, more engaging workplace.





Recycling and waste management initiatives

Delta Dental expanded our waste reduction efforts through reuse, recycling, and community donations. During office transitions, furniture was redistributed across sites, extending its life and reducing landfill impacts. At the Rancho Cordova site, 494 pounds of scrap metal was salvaged from decommissioned furniture and recycled. The decommissioned furniture was replaced with lightly used furniture from HQ. We continue to track monthly waste, recycling, and e-waste across 10 key sites to improve performance and inform ongoing waste diversion efforts. Additionally, we were proud to support local communities by donating supplies to organizations, including local charities, churches, and the YMCA to assist victims of the Los Angeles fires.

Paperless adoption efforts

In 2025, Delta Dental continued advancing its paperless efforts as part of a broader digital first and sustainability strategy. We focused on enabling electronic communications across the dental benefits ecosystem through a combination of policy advocacy, operational modernization, and improved measurement of digital adoption. Delta Dental's Public and Government Affairs team played an active role in promoting legislation that allows electronic communications to be the default option in health care, helping expand the regulatory foundation for paper reduction while maintaining required consent and compliance standards.

Operationally, 2025 marked an important foundation building year. Delta Dental continued tracking paper suppression metrics for providers and members, refreshed reporting approaches to improve data clarity, and invested in modern document lifecycle capabilities designed to reduce print and postage over time. These efforts were increasingly aligned to enterprise key performance indicators focused on reducing paper usage, while balancing regulatory, privacy, and member and provider experience considerations. Together, these initiatives positioned Delta Dental of California to accelerate compliant, scalable paperless adoption in future years as new platforms and governance models mature.

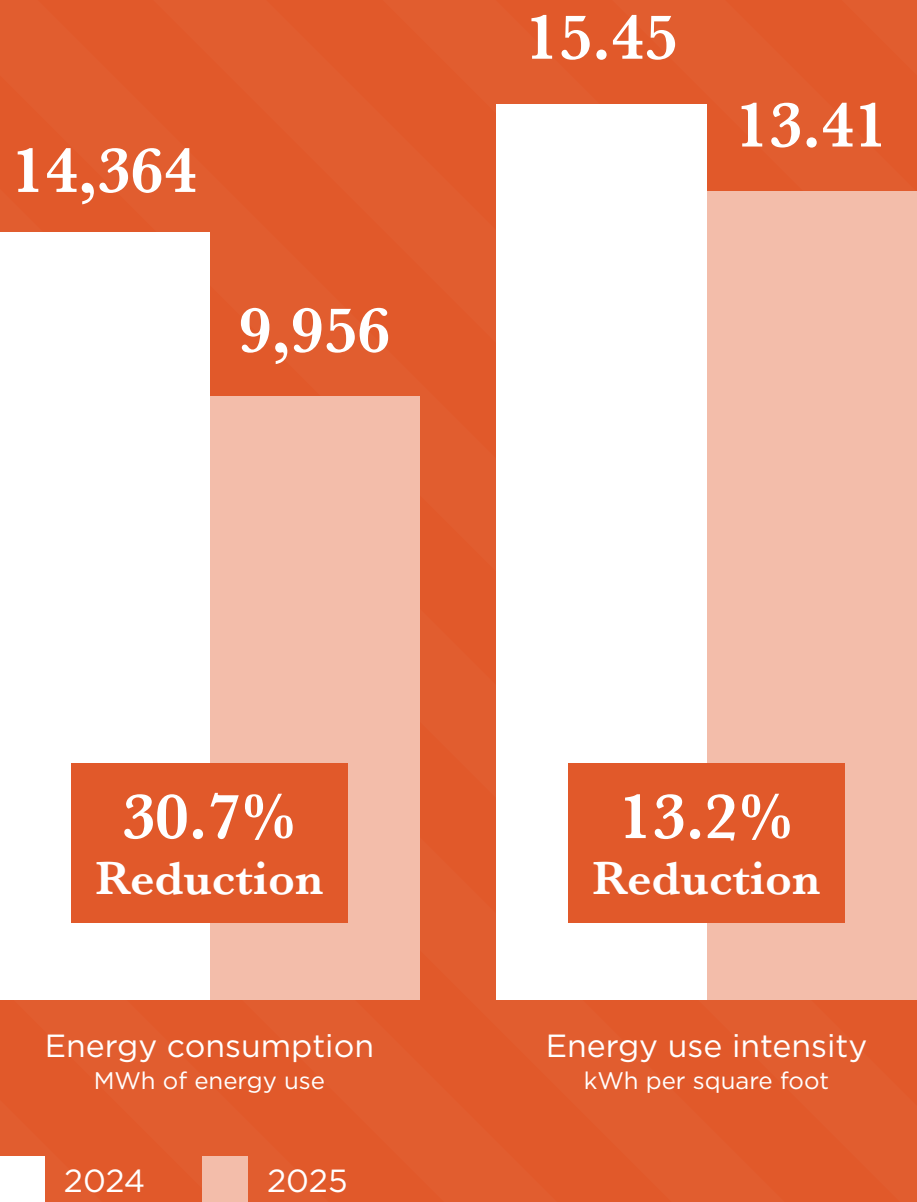


Sustainable procurement

In 2025, Delta Dental strengthened its IT asset recycling program by onboarding a new recycling vendor with robust ESG reporting capabilities, enhanced its sustainability efforts with an updated process to support secure collection, transportation,

data destruction, and responsible disposal of retired technology assets. The organization is currently developing a strategy to increase recycling collection events across enterprise locations annually.

Delta Dental's energy use



Office and data center energy use

Data centers

Delta Dental moved its infrastructure out of Tier 1 in-house data centers into geographically distributed colocation facilities on the East and West Coasts in part to improve environmental sustainability. Modern colocation providers operate highly efficient, purpose-built data centers that optimize cooling, power distribution, and server density, resulting in significantly lower energy consumption and reduced carbon emissions compared to many legacy on-premises facilities. By consolidating workloads into shared, energy-efficient environments and leveraging providers that increasingly utilize renewable energy sources, Delta Dental was able to reduce its overall environmental footprint while still maintaining the resilience and geographic diversity required for reliable operations.

Energy use

Onsite energy consumption is measured at both Delta Dental's office spaces (including those occupied and subleased out by Delta Dental) as well as at its

co-located data centers. In 2025 the total energy use (estimated and actual) associated with Delta Dental's offices and co-located data centers resulted in 9,956 MWh of energy use, a 30.7% reduction from the previous year of 14,364 MWh. These reductions are attributed to fewer office spaces as well as reduced energy consumption at existing locations. The intensity of energy use in 2025 resulted in 13.41 kWh per square foot, which was a decrease from 2024's 15.45 kWh per square foot.

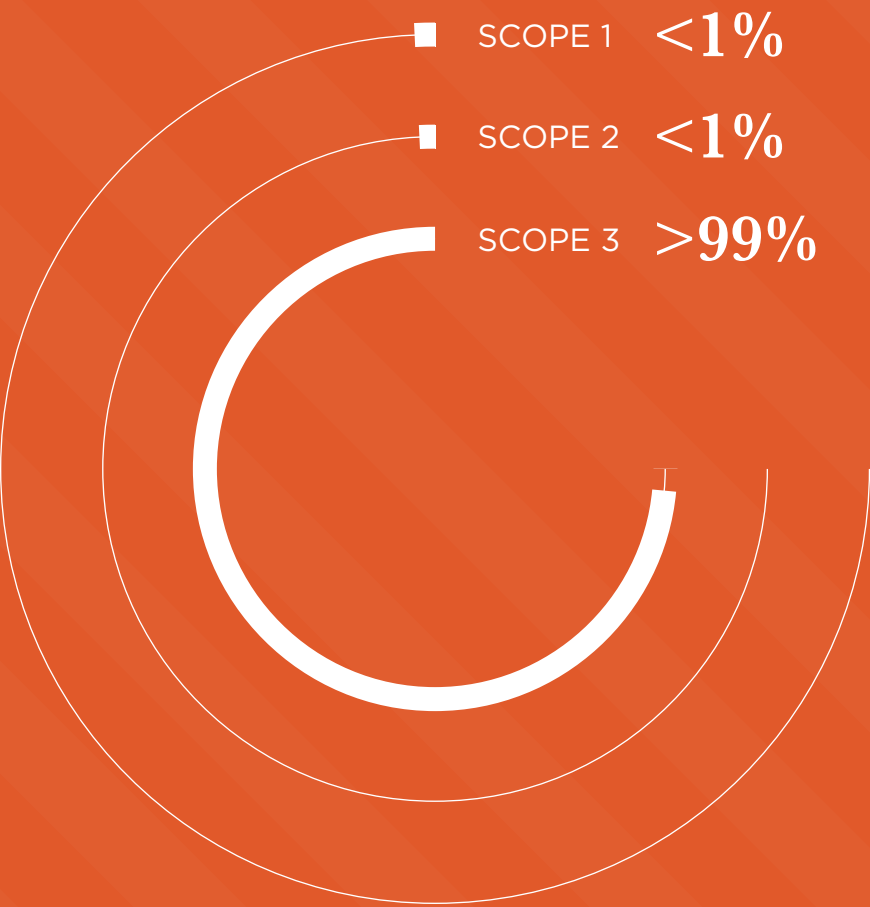
Delta Dental also purchased renewable energy certificates (RECs) to substantiate a market-based Scope 2 claim for a portion of its electricity consumption, supporting renewable over fossil fuel power generation. Delta Dental retired 6,393 MWh of RECs, which covered 100% of the electricity used at corporate offices for which Delta Dental's allocated share of actual consumption was provided by the building owner. RECs were not applied to electricity consumption at co-located data centers or at offices where actual utility consumption data was unavailable.

Carbon emissions

Delta Dental continues to measure its carbon emissions across several of its direct operations and value chain emissions under the Greenhouse Gas Protocol. The year 2025 marked an improvement year, where Delta Dental improved its data collection practices for several applicable emissions sources, particularly within the Purchased Goods and Services, Business Travel, Employee Commute and Work from Home categories. Delta Dental also calculated emissions from its downstream leased assets and investments for the first time in 2025.

Delta Dental’s market-based carbon emissions for 2025 are 958,141 MTCO₂e. The most notable changes in emissions from 2024 to 2025 are attributed to the inclusion of investment emissions for the first time (which account for 96.6% of total market-based emissions), reduction in office space, and the decrease in spending on purchased goods.

Delta Dental of California
emissions by scope (MTCO₂e)



The GHG inventory included the following emissions scopes and sources:

- Scope 1 emissions from natural gas, refrigerant, and a small amount of diesel use in offices.
- Scope 2 emissions from electricity use in offices.
- Scope 3 emissions from purchased goods and services, capital goods, fuel and energy related activities, waste generated in operations, business travel, employee commute and work from home, upstream leased assets, downstream leased assets, and investments.

APPENDIX



Appendix A

GRI index table

Global Reporting Initiative (GRI) is the independent, international organization that helps businesses and other organizations take responsibility for their impacts by providing them with the global common language to communicate those impacts. The GRI Standards provide the world's most widely-used standards for sustainability reporting.

Statement of use	Delta Dental of California and affiliates has reported the information cited in this GRI content index for the period Jan. 1-Dec. 31, 2025 with reference to the GRI Standards.	
GRI used	GRI: Foundation 2021	

GRI Standard	Disclosure	Location/Response
GRI 2: General Disclosures 2021	2-1 Organizational details	About us, page 5
	2-2 Entities included in the organization's sustainability reporting	About us, page 5
	2-3 Reporting period, frequency and contact point	About this report, page 7 Contact us, page 62
	2-4 Restatements of information	There are no restatements of information in this report.
	2-5 External assurance	The data in this report has not been externally assured.
	2-6 Activities, value chain and other business relationships	About us, page 5-6
	2-8 Workers who are not employees	1,456 workers are contracted to do work for Delta Dental but are employed by a third party. The majority of contingent workers support the Contact Center, Technology and Open Benefits Enrollment functions.
	2-9 Governance structure and composition	The Nominating and Corporate Governance Committee of the Board of Directors of Delta Dental of California is chartered to consider matters concerning corporate governance and corporate social responsibility. This includes continual assessment of our governance framework, including our Articles of Incorporation, Bylaws, Board committee charters and Corporate Governance Guidelines. The Board of Directors maintains visibility into our larger efforts around diversity, inclusion and belonging. Our ESG Council is responsible for informing appropriate boards within the larger Delta Dental system, which includes the Delta Dental of California Board and selects boards of our affiliates. Their updates typically include the status of our programs and overall business performance. This ESG governance structure enables Delta Dental Boards to effectively oversee various aspects of our ESG program and initiatives.
	2-10 Nomination and selection of the highest governance body	The Nominating and Corporate Governance Committee of the Board of Directors of Delta Dental of California is chartered to evaluate, recommend and oversee the composition of the Board and Board committees. This includes the development of membership criteria outlining the skills, experiences, areas of expertise, specific backgrounds and other characteristics that should be represented on the Board and Board committees, as well as a process for selection of committee members and Chairs, to enhance the effectiveness of each. These criteria and processes are reevaluated regularly and modified as appropriate. The Committee then submits to the Board the candidates for director to be endorsed by the Board for election at each annual meeting of corporate members and to be added to the Board at any other times due to vacancies resulting from director resignations, retirements or otherwise.

Appendix A

GRI index table (continued)

GRI Standard	Disclosure	Location/Response
	2-11 Chair of the highest governance body	Having a sound nominating process for the positions of Chair of the Board and Committee Chairs constitutes a critically important aspect of good governance and continuity planning. The Nominating and Corporate Governance Committee identifies nominees that can best lead effectively and chart an agenda for successful governance of the various constituents and achievement of goals. Working closely with the Chief Executive Officer and President of the enterprise, the Nominating Committee proposes a slate of nominees for the Board of Directors of Delta Dental of California, inclusive of a proposed nominee for the Chair of the Board and a proposed nominee for the Vice Chair, to be discussed and approved by the full Board of Directors at its annual meeting.
	2-12 Role of the highest governance body in overseeing the management of impacts	The Board exercises general oversight of the affairs of the Company to ensure the Company fulfills its primary responsibility to maintain and operate the Company for the benefit of its policyholders. Directors are expected to exercise their business judgment, in what they reasonably believe to be in the best interests of the Company. However, directors are not expected to manage the Company or become involved in the operations of the Company. The various Committees (Audit, Finance, Nomination and Governance, Compensation, Dentist Compensation and Quality Management), acting under their charters and in alignment with the company's bylaws, provide guidance and oversight to the business for the management of impacts on the economy, environment and people.
	2-13 Delegation of responsibility for managing impacts	The Board delegates responsibility for management of impacts on the economy, environment and people to management by appointing the Executive Leadership Team to oversee day-to-day operations and decision-making within the company. The Board maintains overall strategic direction and accountability for the company's performance by setting policies, approving major decisions, and monitoring management's actions through regular reports and reviews; essentially, the board sets the framework and the Executive Leadership Team executes within that framework.
	2-15 Conflicts of interest	All company employees receive training on what constitutes a conflict of interest. The Board of Directors received specialized training on conflicts of interest and how it relates to their duties as a director, and there is a required annual conflict of interest disclosure process for all directors.
	2-18 Evaluation of the performance of the highest governance body	The Board participates in evaluations on a periodic basis, during which various mechanisms are used to assess the overall performance of the Board and its committees, as well as individual performance, Board dynamics, and areas for improvement. The Nominating and Corporate Governance Committee of the Board of Directors of Delta Dental of California is chartered to develop and recommend to the Board for approval, the criteria, tools and assessment guidelines for an annual performance evaluation of individual directors, Board and committee performance. The Committee then oversees the annual individual Board director performance evaluation process, which includes reviewing annual evaluation results and making recommendations to the Board for further development of directors and changes to Board composition, as necessary. Performance expectations for directors shall include: i. Attendance at Board and committee meetings ii. Preparedness for Board and committee meetings iii. Objectivity and sound business judgment iv. Participation in Board and committee meetings v. Contribution to constructive and productive Board environment vi. Application of relevant experience and skill set to the changing Company needs

Appendix A

GRI index table (continued)

GRI Standard	Disclosure	Location/Response
	2-22 Statement on sustainable development strategy	Environment, page 48
	2-23 Policy commitments	ESG policy, page 42
	2-24 Embedding policy commitments	Environment, page 48 ESG Program at Delta Dental, page 8 Ethics and Compliance, page 43 Data protection, management and governance, page 47 Business resilience, page 46 Quality Oversight, page 45 Approach to disclosures, page 42
	2-25 Processes to remediate negative impacts	Ethics and compliance, page 43
	2-26 Mechanisms for seeking advice and raising concerns	Ethics and compliance, page 43
	2-27 Compliance with laws and regulations	Ethics and compliance, page 43
	2-29 Approach to stakeholder engagement	ESG Program at Delta Dental, page 8
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Approach to materiality, page 9
	3-2 List of material topics	ESG Program at Delta Dental, page 8
	3-3 Management of material topics	Access to Care, page 13 Delta Dental Community Care Foundation, page 17 Inclusion and belonging, page 28 Data protection, management and governance, page 47 Providers, page 23-24
GRI 204: Procurement Practices 2016	3-3 Management of material topic	Sustainable procurement, page 50
GRI 205: Anti-corruption 2016	3-3 Management of material topic	Ethics and compliance, page 43

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GRI index table (continued)

GRI Standard	Disclosure	Location/Response
	205-1 Operations assessed for risks related to corruption	Ethics and compliance, page 43
	205-2 Communication and training about anti-corruption policies and procedures	Ethics and compliance, page 43
GRI 302: Energy 2026	3-3 Management of material topic	Energy, page 51
	302-1 Energy consumption within the organization	Energy, page 51
	302-2- Energy consumption outside of the organization	Information unavailable – We do not report this information
	302-3 Energy intensity	Energy, page 51
	302-4 Reduction of energy consumption	Energy, page 51
GRI 305: Emissions	3-3 Management of material topic	Carbon emissions, page 52
	305-1 Direct (Scope 1) GHG emissions	Carbon emissions, page 52
	305-2 Energy indirect (Scope 2) GHG emissions	Carbon emissions, page 52
	305-3 Other indirect (Scope 3) GHG emissions	Carbon emissions, page 52
	305-4 GHG emissions intensity	Carbon emissions, page 52
	305-5 Reduction of GHG emissions	Carbon emissions, page 52
	305-6 Emissions of ozone-depleting substances (ODS)	Carbon emissions, page 52
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx) and other significant air emissions	Carbon emissions, page 52

Appendix A

GRI index table (continued)

GRI Standard	Disclosure	Location/Response
GRI 306: Waste 2020	3-3 Management of material topic	Recycling and waste management initiatives, page 50
	306-1- Waste generation and significant waste-related impacts	Recycling and waste management initiatives, page 50 Paperless adoption efforts, page 50
	306-2- Management of significant waste-related impacts	Recycling and waste management initiatives, page 50 Paperless adoption efforts, page 50
GRI 308: Supplier Environmental Assessment 2016	3-3 Management of material topic	Responsible supply chain, page 40
GRI 401: Employment 2016	3-3 Management of material topic	LiveWell, page 34 Pay transparency and pay equity, page 32
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Our career framework is designed to help employees grow, develop and pursue career opportunities across the organization. Competitive rewards packages focus on what employees need and want, and our well-being movement motivates employees to reach their health goals. Our corporate employee well-being platform, powered by Personify Health, exemplifies this commitment through four key pillars: physical, emotional, financial and social well-being. Employees are rewarded for fostering and maintaining healthy habits, including exercise, nutrition, sleep consistency, stress reduction, financial wellness and social connectivity.
	401-3 Parental leave	Delta Dental's Paid Parental Leave Program allows eligible employees eight weeks of PPL for bonding after the birth, adoption or placement of a child or children.
GRI 402: Labor/Management Relations	3-3 Management of material topic	Employee engagement, page 27
GRI 403: Occupational Health and Safety 2018	3-3 Management of material topic	Employee health and wellbeing, page 33
	403-1 Occupational health and safety management system	Employee health and wellbeing, page 33

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GRI index table (continued)

GRI Standard	Disclosure	Location/Response
	403-2 Hazard identification, risk assessment, and incident investigation	Employee health and wellbeing , page 33
	403-3 Occupational health services	Delta Dental promotes the health and well-being of our employees through a range of initiatives, including wellness programs, mental health support and ergonomic workplace designs. These initiatives are part of our commitment to fostering a healthy work environment for all.
	403-4 Worker participation, consultation and communication on occupational health and safety	Business resilience , page 46
	403-5 Worker training on occupational health and safety	Delta Dental provides comprehensive occupational health and safety training for all employees, ensuring they are equipped with the necessary knowledge to safely perform their roles. Training is regularly updated to address new risks, safety standards and best practices.
	403-6 Promotion of worker health	Delta Dental promotes the health and well-being of our employees through a range of initiatives, including wellness programs, mental health support and ergonomic workplace designs. These initiatives are part of our commitment to fostering a healthy work environment for all.
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Business resilience , page 46
GRI 405: Diversity and Equal Opportunity 2016	3-3 Management of material topic	Inclusion and belonging , page 28
	Disclosure 405-1 Diversity of governance bodies and employees	Inclusion and belonging , page 28
GRI 406: Non-discrimination 2016	3-3 Management of material topic	Ethics and compliance , page 43 Inclusion and belonging , page 28
GRI 413: Local Communities 2016	3-3 Management of material topic	Delta Dental Community Care Foundation , page 17

Appendix A

GRI index table (continued)

GRI Standard	Disclosure	Location/Response
	Disclosure 413-1 Operations with local community engagement, impact assessments and development programs	Delta Dental Community Care Foundation , page 17
	Disclosure 413-2 Operations with significant actual and potential negative impacts on local communities	No identified negative impacts—Delta Dental’s focus remains on expanding health equity and access to care, reducing disparities rather than creating risk.
GRI 414: Supplier Social Assessment 2016	3-3 Management of material topic	Responsible supply chain , page 40
GRI 418: Customer Privacy 2016	3-3 Management of material topic	Data protection, management, and governance , page 47

Appendix B

SDG alignment table



For more information on the United Nations Sustainable Development Goals please visit [website](#). The content of this publication has not been approved by the United Nations and does not reflect the views of the United Nations or its officials or Member States.

SDG Goal	Delta Dental Initiatives	Description
1. No Poverty	Community Care Foundation , page 17 Understanding community needs , page 18 Collaborations with local providers and Missions of Mercy deliver big impact , page 19	Delta Dental invests in programs that support low income populations by increasing access to affordable oral health care
2. Zero Hunger	Community Care Foundation , page 17 Smiling it Forward , page 39	We provide an indirect contribution by supporting overall community well-being and resilience. Oral health is linked to nutrition and overall health outcomes.
3. Good Health and Well-Being	Comprehensive dental plans , page 13 Virtual dentistry , page 14 SmileWay wellness benefits , page 14 Senior Oral Health Partnership Program , page 17 Healthy Smiles, Healthy Hearts initiative , page 22 LiveWell , page 34	Our core focus is to expand access to quality oral health care as a critical component of overall well-being.
4. Quality Education	Scholarships supporting talent pipeline , page 25 Community Care Foundation , page 17	We are proud to support education for future dental professionals and fund research on oral health.
8. Decent Work and Economic Growth	LeadWell , page 35, LiveWell , page 33 and WorkWell , page 35 Training and development , page 37 Pay transparency and pay equity , page 32	We invest in employee well-being, fair pay and career development to promote an inclusive workplace.
9. Industry, Innovation and Infrastructure	Virtual dentistry , page 14 Responsible AI , page 47 Elevating stakeholder engagement to drive better oral health outcomes for our members , page 25 Advancing whole-person health through dental-medical integration , page 21	We invest in digital innovation and health care access improvements.
10. Reduced Inequalities	Inclusion and belonging , page 28 Inclusion communities , page 30 Senior Oral Health Partnership Program , page 17	We aim to expand health care access for communities and promote a culture of inclusion.
11. Sustainable Cities and Communities	Sustainable design and construction , page 49 Community Care Foundation , page 17 Smiling it Forward , page 39	We support community health programs that improve resilience and access to care
12. Responsible Consumption and Production	Recycling and waste management efforts , page 50	We support environmental sustainability through responsible consumption policies.
13. Climate Action	Carbon emissions , page 52 Office and data center energy use , page 51	We monitor and seek to reduce greenhouse gas emissions and corporate environmental impact.
17. Partnerships for the Goals	Senior Oral Health Partnership Program , page 17	Our strong network of community and nonprofit partnerships and collaborations aims to expand health care access and impact.

If you have additional questions,
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