

HealthScape Advisors introduces the *1st annual Dental Plan Administrative Expense Survey*—a unique survey dedicated to the dental market with a focus on administrative costs and key operational benchmarks.



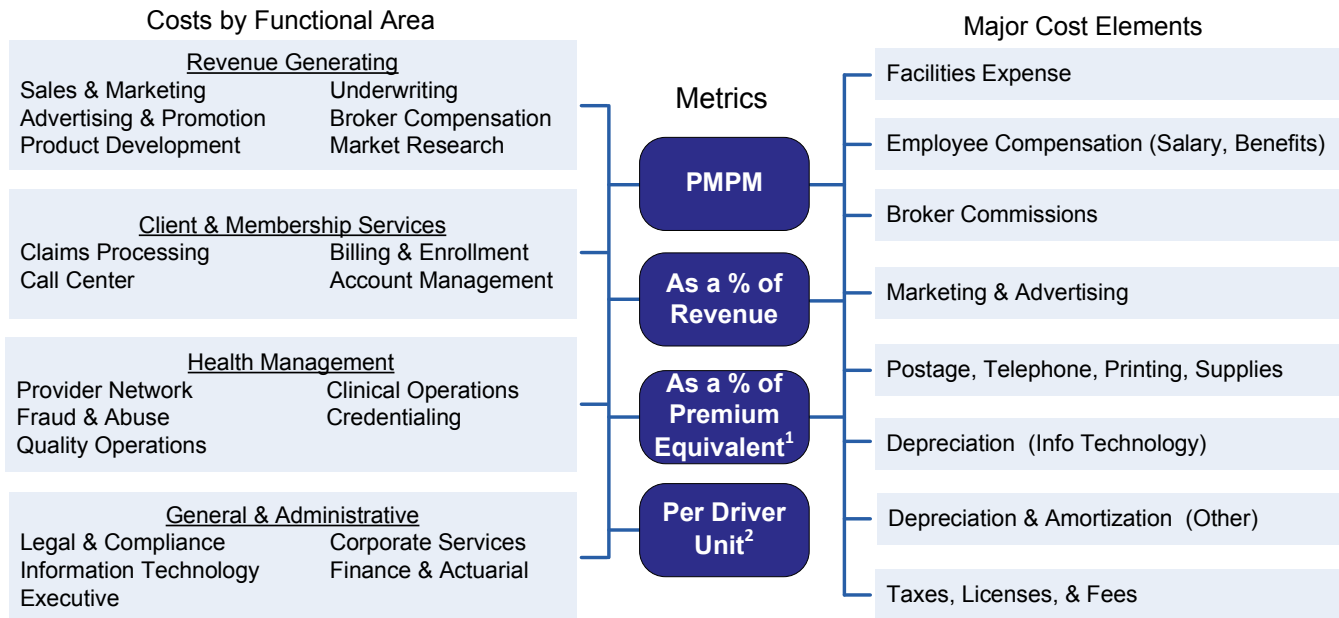
This survey allows participating dental benefit providers to confidentially benchmark their organization’s operating expenses by major functional area against all other dental plan survey participants utilizing numerous key evaluation metrics. Your firm’s results will be compared and presented against the blinded set of all other organization, which will allow for meaningful benchmark evaluation of your relative position at all functional areas and major cost elements across all other companies of varying size and market focus.

Specific benefits and incentives to participating dental benefit providers include:

- ✓ Validation of your organization's business model—allowing you to pinpoint your operating strengths and weaknesses
- ✓ A comparison of your organization to other dental plans within your peer group and the aggregate market
- ✓ An independent assessment of internal performance against market
 - Highlighting functional issues and supports internal financial competitive strategies
 - Supporting governance and M&A activities
 - Supporting trend analysis from an external market view as well as an internal perspective
- ✓ Customized report output that promotes and supports organizational administrative cost savings initiatives
- ✓ A high return on investment with low internal effort required to participate

Survey Content

HealthScape will aggregate the administrative costs by functional area and major cost elements. All administrative costs will be normalized and presented in a variety of metrics (e.g. PMPM, premium equivalent¹, cost driver²).

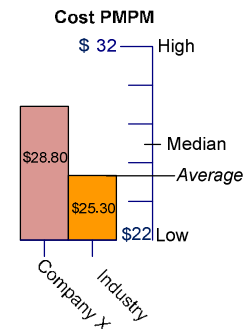
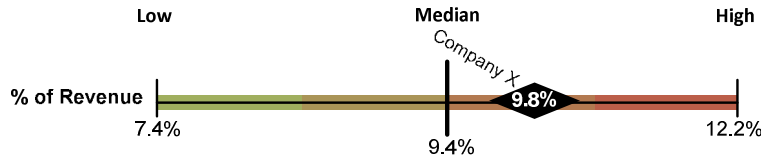


¹ Premium equivalents defined as total claim expense for ASO and Fully Insured membership

² A cost driver is assigned to each functional cost and presented as a benchmark (e.g. underwriting will be expressed as cost per “in force accounts”)

Report Output

- Data will be presented to facilitate a direct comparison of the plan's own set of expense ratios to those of all other survey participants to allow for a comprehensive understanding of how each organization compares and ranks within the industry.



- HealthScape's professionals will stratify and compare each participant's metrics to those dental plans within the participant's peer group based on tax status, organizational structure, and number of covered lives.

- Tax Status | For Profit | Not for Profit |
- Organizational Structure | Multi-Line | Dental Plan within MCO | Stand-Alone |
- Number of Covered Lives | <.5 Million | .5 Million – 2 Million | >2 Million |

- Additional key performance metrics will be presented in the same manner as the costs by functional area and major cost elements.

Staffing Metrics

- Claims Processed per Claims Processing Staff
- Calls per Call Center Staff
- Accounts per Sales Staff
- Unique Dentists per Network Representative

Revenue/Cost Metrics

- Revenue by Product³
- Revenue per FTE
- Operating Cost per FTE
- Total Cost per Claim Processed

- HealthScape will also present an executive summary based on an industry assessment, 2010 administrative cost year in review, and a 2011 financial and industry outlook.

Timing Overview and Process

The survey timing is intended to help avoid conflicts with year-end closing and to allow for the organization to make any adjustments resulting from review of survey before the following fiscal year.

Timeline	Task	Details
February 2011	Sign up to participate	Contract between HealthScape and participants to be signed
February 2011	Receive data template	Dedicated HealthScape data team to distribute templates and instructions to survey participants
March 2011	Data submission	Data returned to HealthScape for report compilation
March / April 2011	Data validation	HealthScape to review initial data – during this review HealthScape will identify any data anomalies and work with participant to remedy any issues
June 2011	Receive report	Participants to receive the final report for intended use

The process to collect survey data is designed to reduce the burden on the participants:

- Team of data specialists dedicated to each participant
- Standardized templates and instructions allows for administrative ease
- Initial data validation by HealthScape to identify possible issues and outliers
- Rigorous data confidentiality and security procedures



³ HMO, PPO, Indemnity, ASO, Medicare/Medicaid

Price

Two packages are available that vary in price based on the level of detail provided within the survey.

Platinum Package

- Comparison of your organization's costs by functional area and major cost elements to the aggregate of all participants.
- Stratification and comparison of your organization's metrics to those participants within your peer group based on tax status (i.e. Not for Profit), organizational structure (i.e. Multi-Line, Stand-Alone), and number of covered lives.
- Comparison of your organization's peer group metrics to those of other peer groups.
- Key performance metrics (Staffing Metrics, Revenue/Cost Metrics).
- Executive summary of the survey results and the 2011 HealthScape industry outlook.

Gold Package

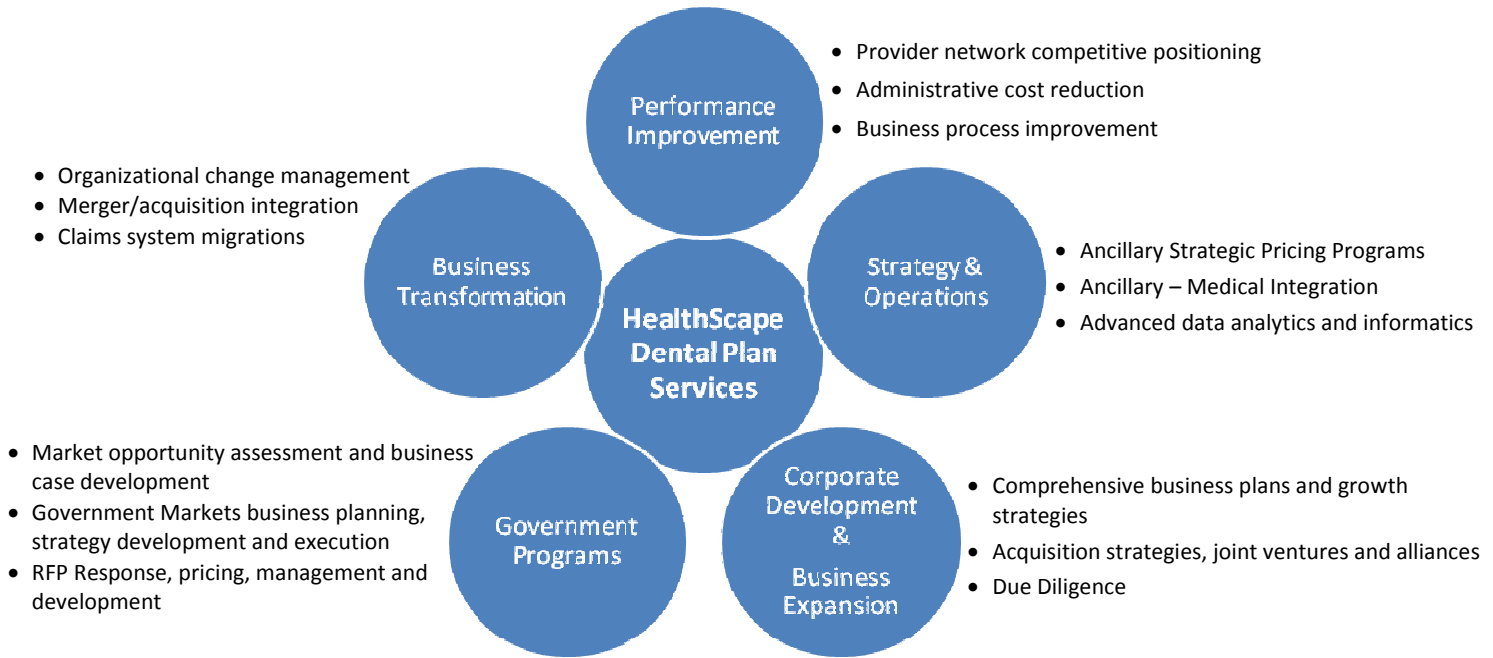
- Comparison of your organization's costs by functional area and major cost elements to the aggregate of all participants.
- Executive summary of the survey results and the 2011 HealthScape industry outlook.

For additional information on these two packages, please contact Marc Milanowski or Tom Healy, both of whose contact information is provided below.

About HealthScape Advisors

HealthScape Advisors LLC was established to assist health plans, ancillary benefit providers, third party administrators, managed care organizations and their business partners in navigating the changing healthcare landscape. We are comprised of highly talented and diverse professionals with proven success, deep healthcare industry knowledge and extensive consulting experience. HealthScape assists its clients through an evolving healthcare landscape by developing and supporting growth strategies, delivering cost containment initiatives and expense reductions, building acquisition programs, profiling acquisition targets, conducting due diligence and managing integration processes.

HealthScape Advisors Dental Plan Support



Dental Plan Administrative Expense Survey Team

Please contact us with question or additional information on how to participate in this survey.

Kyle Stern, Managing Director | kstern@healthscapeadvisors.com | 312.256.8649

Kyle has more than fifteen years of health care industry experience, both as a health care consultant and as a Chief Financial Officer for multiple managed care organizations. Kyle joined HealthScape from UnitedHealth Group where he was on the OptumHealth Executive Leadership Team and served as the CFO for the \$2 billion Specialty Benefits Division, which provided dental, vision, life, disability and stop loss coverage for over 20 million members. As CFO for United Healthcare Specialty Benefits and OptumHealth Specialty Benefits, Kyle oversaw all finance, accounting, actuarial, underwriting and risk management functions. Prior to UnitedHealth Group, Kyle served as CFO for Sierra Military Health Services. He began his career in the healthcare consulting practice of Arthur Andersen LLP. Kyle earned his MBA from University of Chicago and his Bachelor's degree in Economics from Wabash.

Marc Milanowski, Director | mmilanowski@healthscapeadvisors.com | 312.256.8616

Marc has acted as a trusted business partner to health plans and ancillary benefit providers for over ten years. He has a wide variety of experience ranging from helping clients improve their overall profitability through operational and financial assessments, to assisting companies identify and enter new markets and or product lines. His experience across a diverse client base combined with his deep knowledge of industry trends allows Marc to assist his clients successfully implement best practices and/or new methodologies to improve their competitive positions. Marc started his career with Arthur Andersen LLP. Marc holds a Bachelor's degree in Finance from DePaul University.

Tom Healy, Director | thealy@healthscapeadvisors.com | 312.256.8630

Tom has more than twelve years of experience assisting health plans and ancillary benefit providers execute a variety of financial, operational and strategic initiatives. He has assisted numerous dental benefit administrators with business transformation projects including corporate development programs, claims system migrations, organizational change management, administrative cost reduction and operational process redesign. Tom started his career with Arthur Andersen LLP. He holds an MBA from the Kellogg School of Management and a Bachelor's degree in Finance from University of Illinois Champaign-Urbana. Tom is an active member of the National Association of Dental Plans.