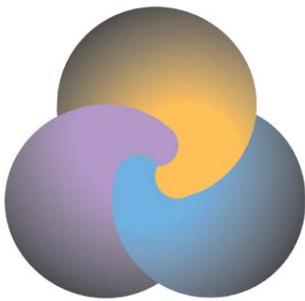


Service.
Solutions.
Success.



Dental
Health
Services



About Dental Health Services

Founded by Godfrey Pernell, D.D.S. in 1974, Dental Health Services was one of the first companies to specialize in the provision of prepaid dental plans, instantly setting industry standards with our great service and dedication to patient care. These core values continue to shape the commitment to you and your clients.

The groundwork for Dental Health Services was laid decades before our establishment. In the 1950's, labor unions surrounding Dr. Pernell's dental practice started seeking out better health and dental care for their workers. Dr. Pernell answered the call with the first prepaid dental facility in 1954.

The prepaid dentistry concept proved incredibly successful, representing a new, effective way to deliver quality dental care affordably. It has been serving more people for less money ever since.

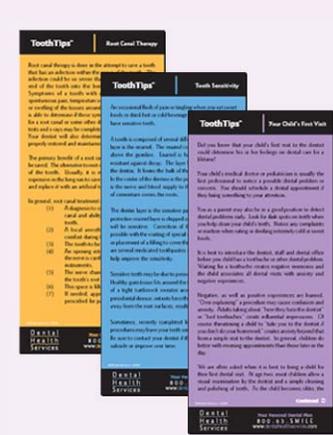
Dental Health Services continues to succeed with a pioneering spirit, forging new paths in dental prevention and care through conscientious service, progressive plan design, and a rigorous Quality Assurance program that sets top standards in patient care and emphasizes the continued oral health of our plan members.

Your clients are supported by a company that promotes health, not just treatment. Dental Health Services regularly publishes newsletters and informative guides, performs group and plan member satisfaction surveys, and responds to member needs with the understanding that health maintenance requires consistent, effective communication and education.

An independent, employee-owned company, Dental Health Services is poised to respond to emerging trends through attention to plan member concerns, sensitivity to market changes, and innovations in the delivery of dental care.

As we continue to grow, our fundamental values and focus on both service and *complete dental benefit solutions* remain the same. You can depend on this continuing commitment to excellence as we create new and improved ways to serve you and your clients.

“Dental Health Services has always offered a good mix of competitive rates and excellent service. This mix, combined with their ability to be flexible in both plan design and administration, has enabled us to place with Dental Health Services - with the confidence that we will not have problems with our clients in the future. This all equates to an easier renewal.”



Dental Health Services publishes ToothTipsSM about common dental problems and concerns to help educate our members and try to prevent problems before

“I’ve been selling Dental Health Services’ plans since 1982. The reason I’ve had such a long-standing relationship with them is because their rates are very competitive and their service has been excellent. I will continue to recommend their products to clients and brokers.”

Paul Barich
Broker

Why Dental Health Services?

Dental Health Services is large enough to deliver great service quickly and efficiently, but small enough to always provide uniquely personal assistance. This commitment to service not only helps improve health, but creates satisfying working relationships, saving time and money in the process.

The people of Dental Health Services are dental experts. *Complete dental benefit solutions* are our focus, and have been for more than 30 years.

In addition, many of our employee-owners possess years of dental office experience and education, bringing this practical perspective to the way they service plan members and clients.

For agents, brokers, consultants

Our friendly and knowledgeable Service Specialists keep you informed about your clients and members, work to promote open enrollment, and increase membership by offering posters, payroll stuffers, and member question and answer sessions.

Service Specialists are always prepared to meet with you personally, support your client meetings, deliver supplies, and assist you in any way they can.

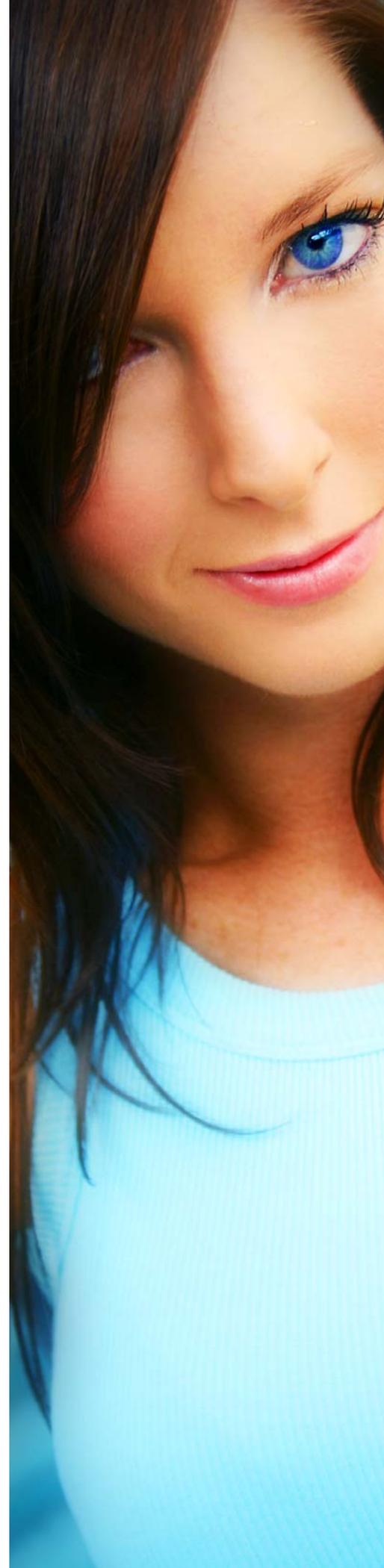
With control over our innovative, custom plan designs, Dental Health Services provides highly tailored dental benefit solutions to fit your clients' particular needs and desires.

For your group clients

Service Specialists regularly visit your group clients—not just at renewal time—establishing strong relationships, listening to concerns, ensuring their satisfaction, and keeping you informed of their expectations. They are available by phone, fax, and e-mail to quickly answer group questions or address concerns.

For plan members

Call logs and e-mail responses are regularly reviewed to improve service speed and quality, and responsive Service Specialists are also available to attend open enrollment sessions and answer member questions in person. Toll-free help by phone is available in less than 60 seconds.



Prepaid dental benefits

Available in a variety of benefit levels for groups of all sizes, all Dental Health Services prepaid plans offer access to an outstanding network of local, independently-owned, Quality Assured dental offices. SmartSmileSM prepaid plans for individuals and voluntary group enrollment are also available.

Additionally, all plans feature:

- Affordable patient copayments
- No deductibles
- No maximums
- No waiting periods
- No claim forms
- No pre-authorization for most services
- Coverage for pre-existing conditions
- Orthodontia benefits
- Split-facility options

Every plan member experiences outstanding, prompt, personalized service from our bilingual Service Specialists.

Complete benefit solutions

Traditional indemnity plans

A dual-choice option available with all plans, indemnity solutions from our A+ rated partners offer endless customization and rate guarantees to meet your clients' unique needs. Stand-alone and dual-choice plan offerings are available at any employer contribution level, from 100 percent sponsored to 100 percent voluntary.

Statewide PPO networks

A great enhancement to indemnity and self-funded plan value, our affiliate companies' PPO networks recognize the importance of expanded choice.

Administrative services

As an experienced ASO/TPA, Dental Health Services' sister company, Preferred Administrators, is fully equipped to arrange a variety of benefit administration needs, and a host of additional services.

“We’ve had a few other dental carriers for our trust fund, and pretty much all the dental plans look the same. What makes Dental Health Services stand out like a star is the service I get from them. I have total confidence that if I or one of my members has a problem, Dental Health Services is able to fix it almost instantly!”

Bud Rymer



Educational posters and handouts help Dental Health Services members learn more about their plan and maximize the benefits available to them.

“I have specialized in marketing Dental Health Services' products for more than six years. Their policies meet my clients' needs, and their customer service has been excellent. A top notch company to work with!”

**Stan Neft
Broker**

Improving member health

The mouth is a gateway to the entire body, and a person's oral health reveals much about their general well-being. Gum disease has been associated with cardiovascular disease, stroke, and diabetes; pregnant women with oral health issues risk pre-term births and low birth weight babies; and more than 90 percent of all systemic diseases display some sort of oral symptoms.

An emphasis on healthy smiles and the prevention of dental problems guides every decision made by Dental Health Services. By providing affordable access to a network of highly skilled, Quality Assured dental professionals, we help ensure that our plan members are able to live healthy, happy lives.

Participating dentists work with our members to provide not only preventive services like teeth cleaning, fluoride treatments, and sealants, but take the time to consult and educate them on matters of nutrition and proper oral hygiene as well.

They also focus on identifying more serious concerns, such as developmental problems and the first signs of oral cancer, so that the treatment of such difficult issues may begin as quickly as possible.

Saving more than premium

Attracting and retaining a skilled workforce is the key to your clients' success. As the second most popular employer benefit, behind only health insurance, a business's ability to provide dental benefits to employees is critical.

An employee with a healthy mouth also spends less time in pain or in the dentist's chair, and more time producing. Improved quality of life also helps keep employees satisfied, positive, and motivated. Indeed, more than 70 percent of Americans believe it is important for their employer to provide sponsored dental benefits.

Dental Health Services' *complete dental benefit solutions* help companies achieve all of these goals affordably, and in a way that satisfies their unique needs.



Quality Assurance

Dental Health Services' commitment to quality begins with the selection of independently-owned, local participating dental offices.

All of our dentists undergo a careful and highly selective screening process. Professional ethics, level of skill, and demonstrated quality of service are among the most closely examined factors.

Only caring, experienced, highly qualified doctors are accepted into our exclusive network. In addition to all standard procedures, each dentist are expected to have the ability to perform basic endodontics, periodontics, denture procedures, and oral surgery.

A panel of Quality Assurance professionals conducts ongoing quality monitoring, reviews, and audits, while an extensive Quality Assurance checklist helps ensure that your clients consistently receive the best and safest care possible. A special peer review committee, made up of independent dentists and Dental Health Services dentists and dental administrators, is available to meet regularly to examine these policies.

Some of the more than 100 rigorous standards participating dentists are required to maintain include:

- Emergency coverage—24 hours a day, 7 days a week
- Cleanliness and appearance of office
- Clearly stated patient charges
- Complete sterilization procedures
- Accuracy of diagnosis
- Detailed charting and complete record-keeping
- X-ray quality
- Emergency equipment
- Appropriateness and completeness of treatment plans
- Continuing staff education

This painstaking attention to quality is unique in the field of prepaid dentistry. Our Quality Assured dentists give every Dental Health Services plan member *A Great Reason to Smile!*SM, allowing you to rest easy, with the knowledge that you and your clients are well taken care of.

“As an agent for our clients’ health and dental insurance plans, we are very pleased to be working with Dental Health Services. Our clients are able to enjoy quality dental coverage with affordable costs.”

Sue Server



All participating dentists and their staff receive DocTalk, our quarterly newsletter, with articles on dental practice efficiency, new technologies, and answers to common questions about working with

“Dental Health Services is among the best, providing the highest level of service to all of their members. They have always been dedicated to the quick resolution of member issues. It is a pleasure working with such a dedicated team.”

**Erik Manqueros
Broker**

Going beyond the spreadsheet

With Dental Health Services, it's about more than just *complete dental benefit solutions*. You and your clients profit from the value associated with:

- Responsive and helpful Service Specialists
- Extensive dental benefit knowledge and experience
- Innovation in plan design and benefit administration
- A broad network of Quality Assured dentists
- A commitment to client & plan member education
- Dedication to client satisfaction

Even though this above-and-beyond value may not be readily apparent on a profit and loss statement, its effect reaps ongoing returns by improving your ability to renew your clients and keep them happy.

Working with us

See what Dental Health Services can do for you and your clients. Tell them about our *complete dental benefit solutions*, send us their requests for proposals, and give us your challenges.

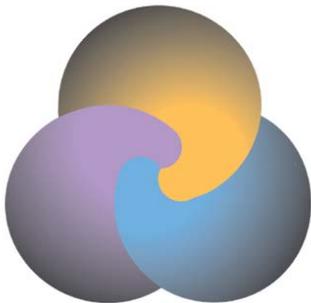
For personal assistance, call your Service Specialist, schedule a face-to-face meeting, or arrange a *Broker Breakfast* where you and your colleagues can learn even more about what Dental Health Services plans, people, and service can do for you.

Give us the opportunity to bring you and your clients unparalleled, personalized service, and complete dental benefit solutions that deliver great value and continued oral health. You'll be glad you did!

Remember to call Dental Health Services today!



Remember to
call Dental Health
Services today!



Dental
Health
Services

3833 Atlantic Avenue
Long Beach, CA 90808

Tel 888.459.3314
Tel 562.595.6000
Fax 562.424.0150

2515 Camino del Rio S #242A
San Diego, CA 92108

Tel 877.224.4347
Tel 619.294.4025
Fax 619.294.2098

936 N 34th Street, Suite 208
Seattle, WA 98103

Tel 800.248.8108
Tel 206.633.2300
Fax 206.624.8755

www.dentalhealthservices.com

A Great Reason to SmileSM