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## United Concordia Companies, Inc. and Delta Dental Account for 73% of the Plans Offered by 2009 Conrad Siegel Actuaries Survey Respondents.

**Harrisburg, PA (June 29, 2010)** – According to a recent Dental Benefits survey conducted by **Conrad Siegel Actuaries**, a Harrisburg based actuarial and employee benefits consulting firm, 73% of survey respondents offer either UCCI (42%) or Delta Dental (31%) dental plans to their employees. Guardian, Met Life, and other carriers make up the remaining 27%.

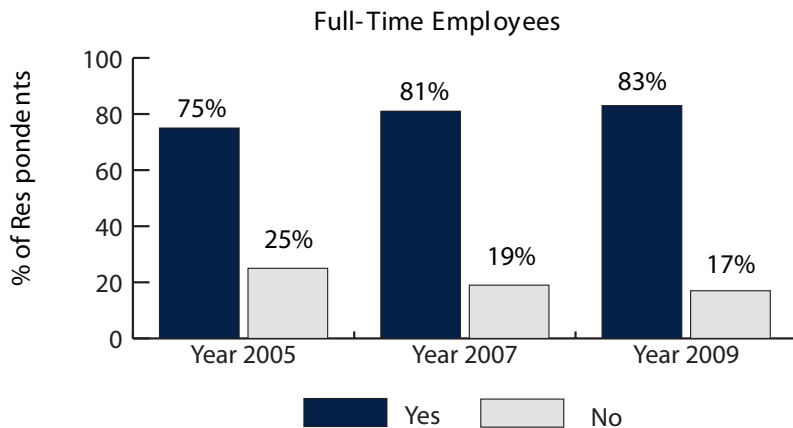
### 2009 Dental Insurance Survey Highlights

“The following are highlights from our most recent Dental Insurance Benefits Survey. As benefit costs continue to rise, more companies are now requiring employees to share in the cost of their dental coverage as compared to the percentages reported in both our 2007 and 2005 dental benefit surveys.” - Robert M. Glus, F.S.A., partner in charge of the Health and Welfare Consulting Group at **Conrad Siegel Actuaries**.

Over 220 companies of all sizes responded to the Dental survey. Over one half (60%) come from organizations having greater than 100 employees. The companies that responded to the survey were from many different industry types with the most common being Finance/Insurance/Real Estate (24%), Manufacturing (22%), Government (19%).

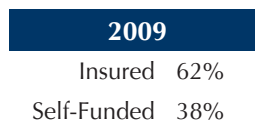
### What Percentage of Companies offer Dental Insurance to their Employees?

Of the 223 companies who completed the dental survey, exactly 185 (83%) offer dental benefits to their employees, while 38 (17%) do not. Each company that offers dental benefits provides benefits to their full-time employees.



### Which Funding Arrangement do Companies Use?

In 2009, 62% of survey respondents are insured.



## Does the Dental Plan offer Orthodontic Benefits?

In 2009, 55% of survey respondents offer Orthodontic benefits.

**2009**

Yes 55%

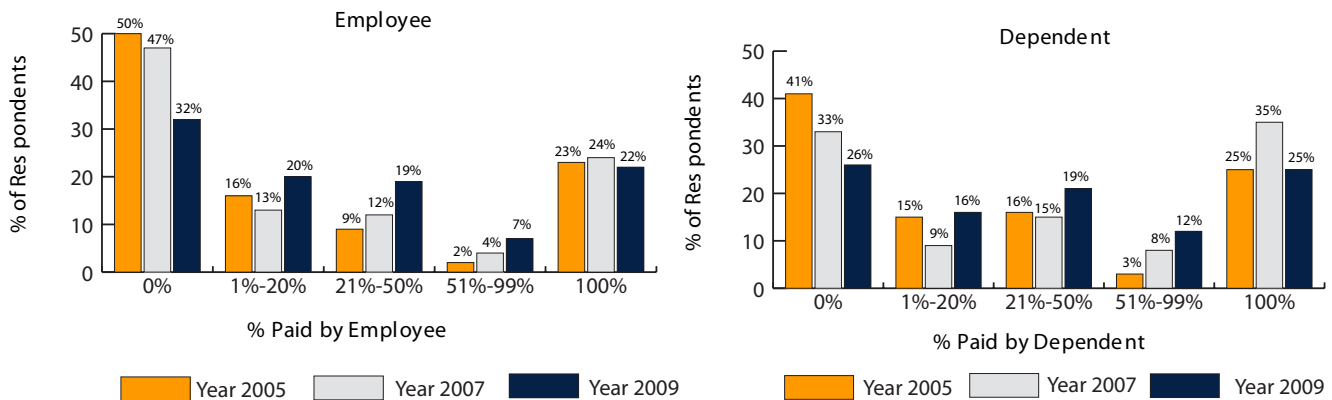
No 45%

## Survey Data also revealed the following:

- The most common renewal date for Dental Insurance is January 1<sup>st</sup>; the second most common is July 1<sup>st</sup>.
- Of the survey respondents offering Dental Insurance, only 5% offer a cash compensation to employees waiving dental benefits.

## What percentage of the dental premium does the employee pay?

The majority of companies responding to the survey either pay the entire dental premium for the employees and dependents, or they pay nothing.



**Conrad Siegel Actuarial** maintains one of the largest, most comprehensive regional employee benefit databases available today in central Pennsylvania. Through our regional employee benefits survey program and information from current clients, we are able to benchmark the best practices surrounding local employer benefit programs and share this valuable information with you.

Our employee benefit surveys are conducted quarterly and the aggregated results are shared with those organizations who participate to assist them in shaping their own employee benefit programs.

To participate in the **Conrad Siegel Actuarial** Health & Welfare Survey Program, please contact the Benefit Survey Team at [benefitsurvey@conradsiegel.com](mailto:benefitsurvey@conradsiegel.com).

## 2009-2010 Health and Welfare Survey Results Schedule

February '09	Paid Time Off
May '09	Dental
July '09	Life and AD&D Benefits
December '09	Medical and Prescription Drug Benefits
February '10	Disability
April '10	Vision