

2019 Dental Medical Loss Ratio (MLR) Summary

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Table 1: Dental Health Plans – Individual Market

Plan Name	DHMO MLR	DHMO Covered Enrollees	DPPO MLR	DPPO Covered Enrollees
Access Dental Plan	51.1%	10,711		
Blue Cross of California	57.9%	12,957		
California Dental Network, Inc.	45.8%	37,199		
California Physicians' Service	59.4%	22,297	74.2%	66,929
Cigna Dental Health of California, Inc.	34.3%	407		
Consumer Health, Inc.	77.8%	10,221		
Delta Dental of California	62.9%	215,790	59.5%	69,951
Dental Benefit Providers of California, Inc.	73.0%	11,792		
Dental Health Services	40.5%	11,616		
Golden West Health Plan, Inc.	65.0%	3,485		
Liberty Dental Plan of California, Inc.	27.1%	23,711		
SafeGuard Health Plans, Inc.	39.2%	17,863		
Starmount Managed Dental of California, Inc. ¹	13.2%	2,804		
Western Dental Services, Inc.	71.3%	97,554		
Weighted Average MLR	59.8%		66.7%	

¹ Formerly known as Jaimini Health, Inc.

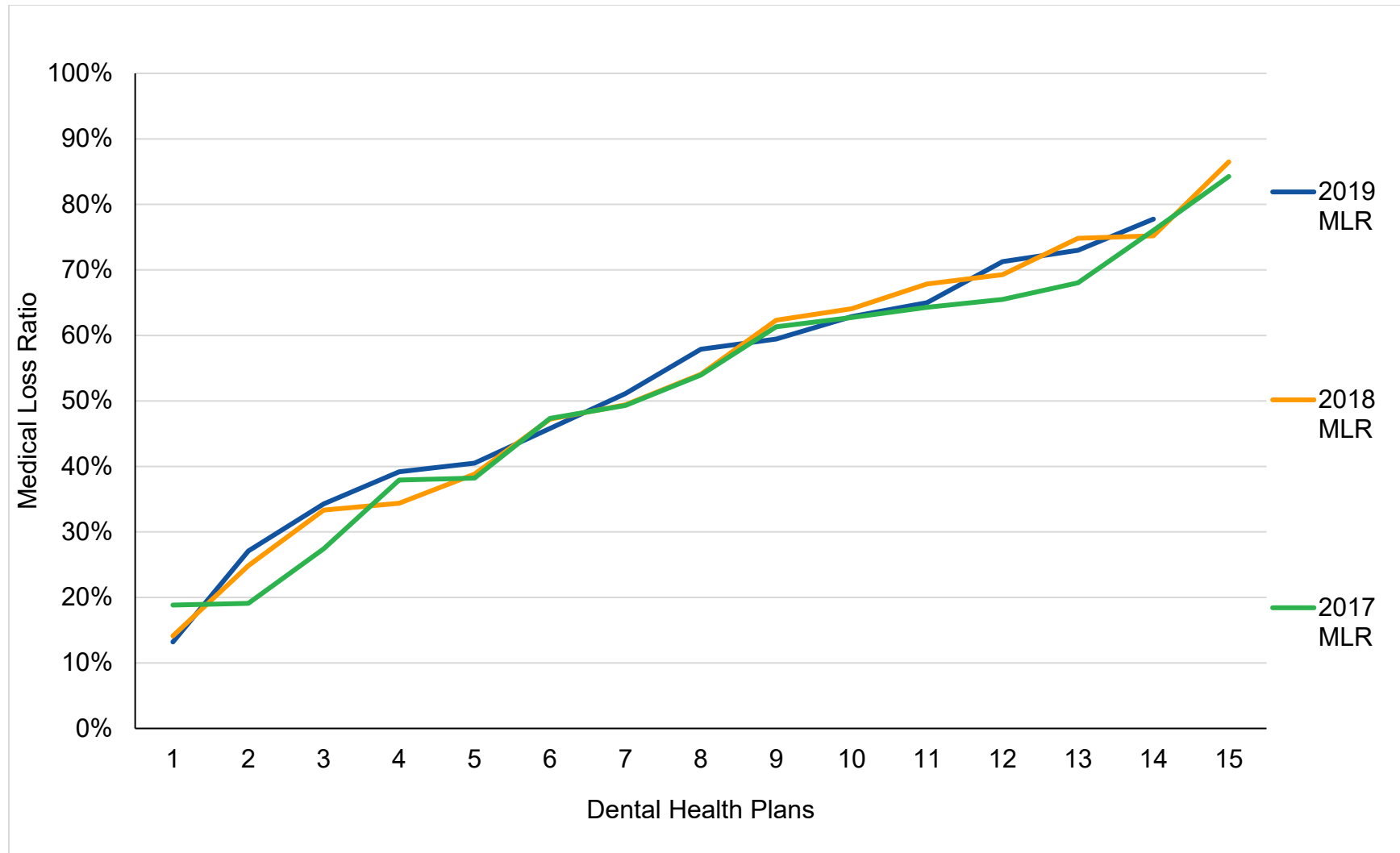
Table 2: Dental Health Plans – Small Group Market

Plan Name	DHMO MLR	DHMO Covered Enrollees	DPPO MLR	DPPO Covered Enrollees
Access Dental Plan	61.9%	14,198		
Aetna Dental of California Inc.	55.8%	1,449		
Blue Cross of California	50.7%	18,050		
California Dental Network, Inc.	44.1%	27,470		
California Physicians' Service	87.2%	23,238	61.5%	90,941
Cigna Dental Health of California, Inc.	51.6%	3,266		
Consumer Health, Inc.	86.9%	6,672		
Delta Dental of California	48.8%	67,245	59.9%	229,732
Dental Benefit Providers of California, Inc.	54.4%	30,741		
Dental Health Services	53.2%	5,467	56.5%	1,345
Golden West Health Plan, Inc.	35.0%	8,795		
Liberty Dental Plan of California, Inc.	37.6%	27,391		
Managed Dental Care	58.4%	43,934		
SafeGuard Health Plans, Inc.	41.7%	63,812		
Starmount Managed Dental of California, Inc.	71.3%	1,908		
UDC Dental California, Inc.	48.0%	8,903		
United Concordia Dental Plans of California, Inc.	44.7%	12,266		
Western Dental Services, Inc.	66.3%	3,544		
Weighted Average MLR	51.6%		60.4%	

Table 3: Dental Health Plans – Large Group Market

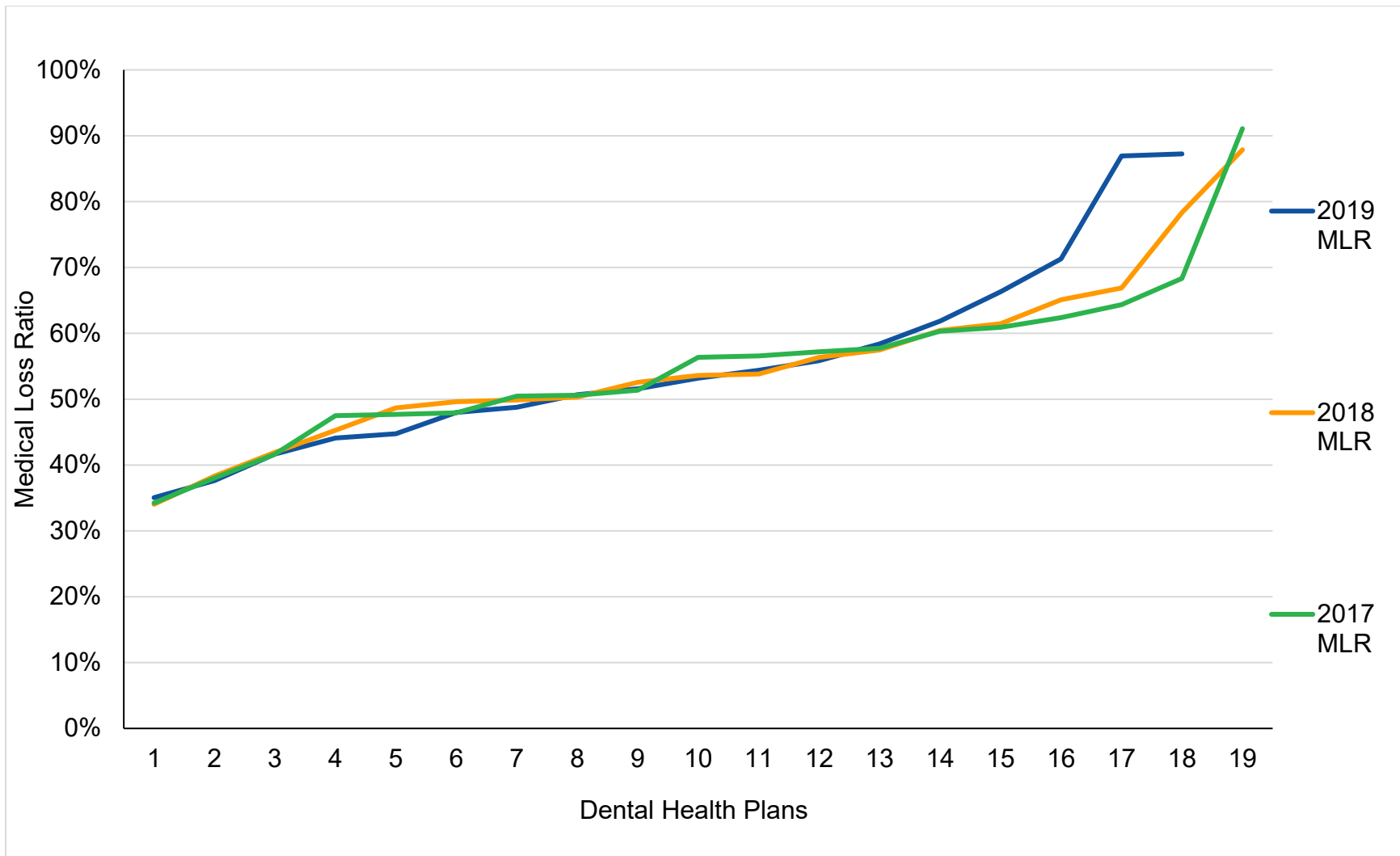
Plan Name	DHMO MLR	DHMO Covered Enrollees	DPPO MLR	DPPO Covered Enrollees
Access Dental Plan	62.8%	19,106		
Aetna Dental of California Inc.	70.7%	136,140		
Blue Cross of California	67.3%	93,225		
California Dental Network, Inc.	39.9%	6,867		
California Physicians' Service	47.7%	14,866	78.5%	46,594
Cigna Dental Health of California, Inc.	57.7%	211,205		
Delta Dental of California	67.8%	710,663	88.5%	2,695,206
Dental Benefit Providers of California, Inc.	75.4%	138,280		
Dental Health Services	42.6%	69,749	47.1%	5,866
Liberty Dental Plan of California, Inc.	59.0%	98,817		
Managed Dental Care	59.6%	69,427		
SafeGuard Health Plans, Inc.	57.0%	175,460		
UDC Dental California, Inc.	49.7%	23,028		
United Concordia Dental Plans of California, Inc.	61.1%	85,880		
Western Dental Services, Inc.	66.8%	67,325		
Weighted Average MLR	63.9%		88.2%	

Chart 1: Dental Health Plans – DHMO Individual Market MLR from 2017 to 2019



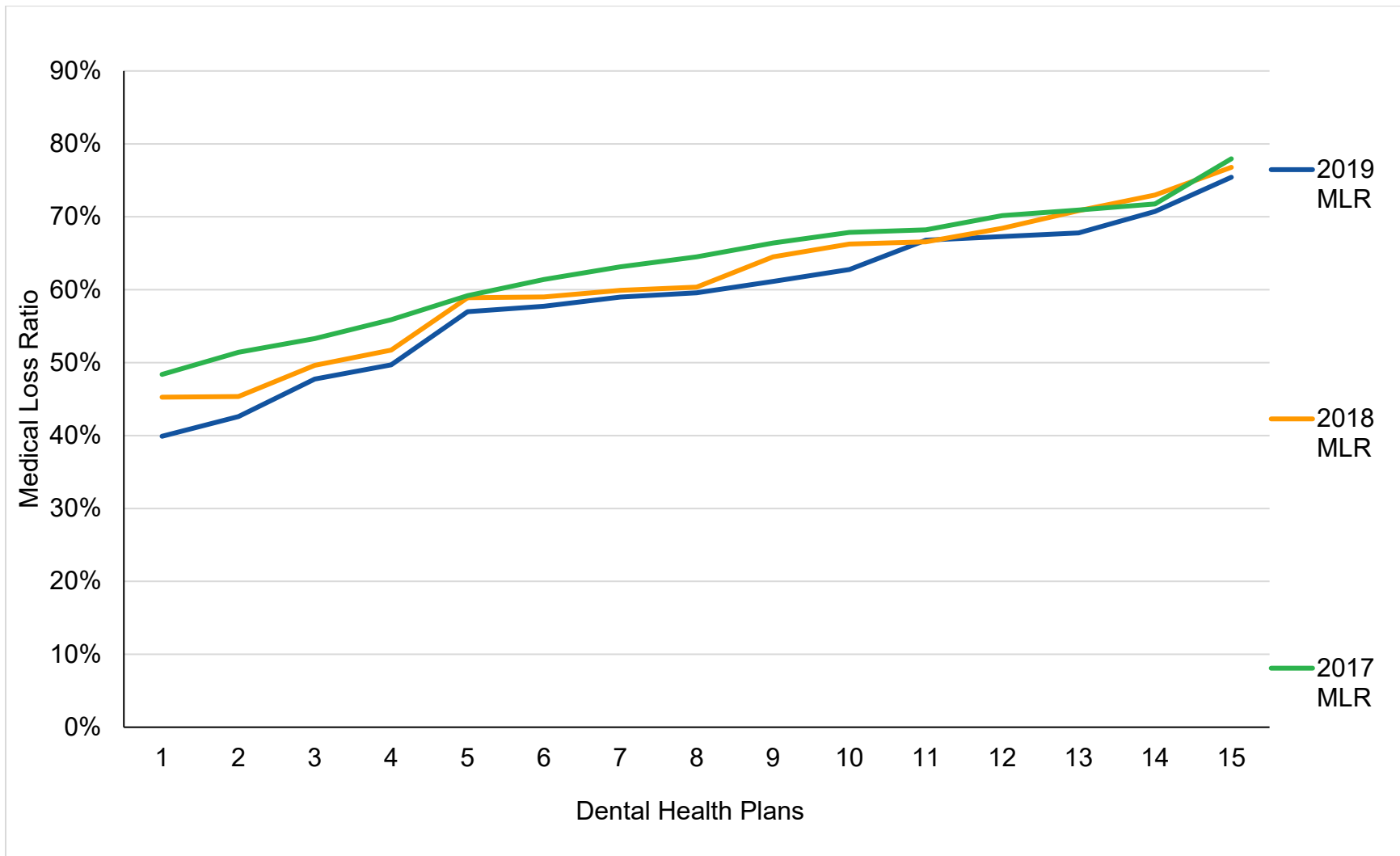
Note: By ascending order of MLR *not* by Dental Health Plan’s name.

Chart 2: Dental Health Plans – DHMO Small Group Market MLR from 2017 to 2019



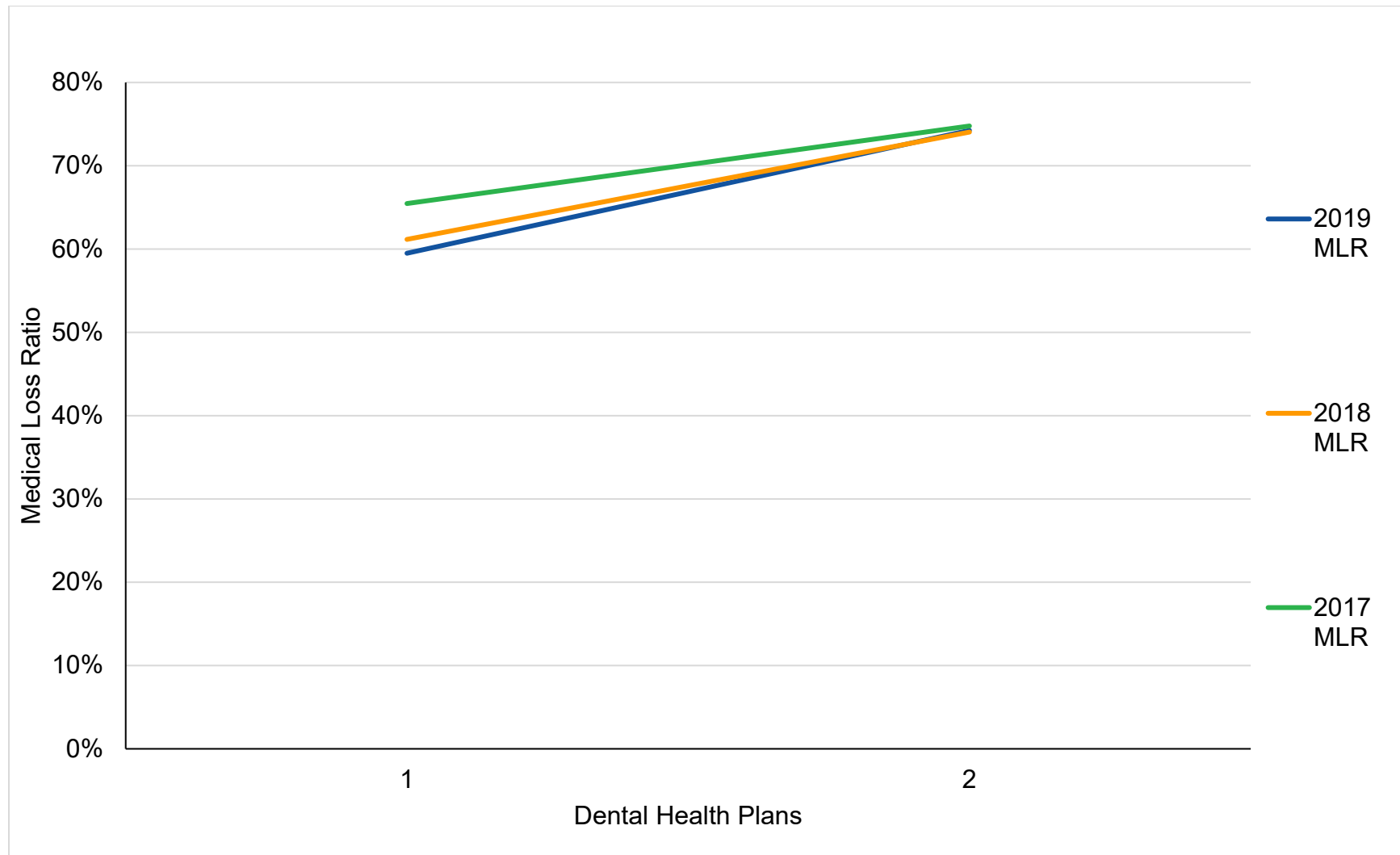
Note: By ascending order of MLR **not** by Dental Health Plan's name.

Chart 3: Dental Health Plans – DHMO Large Group Market MLR from 2017 to 2019



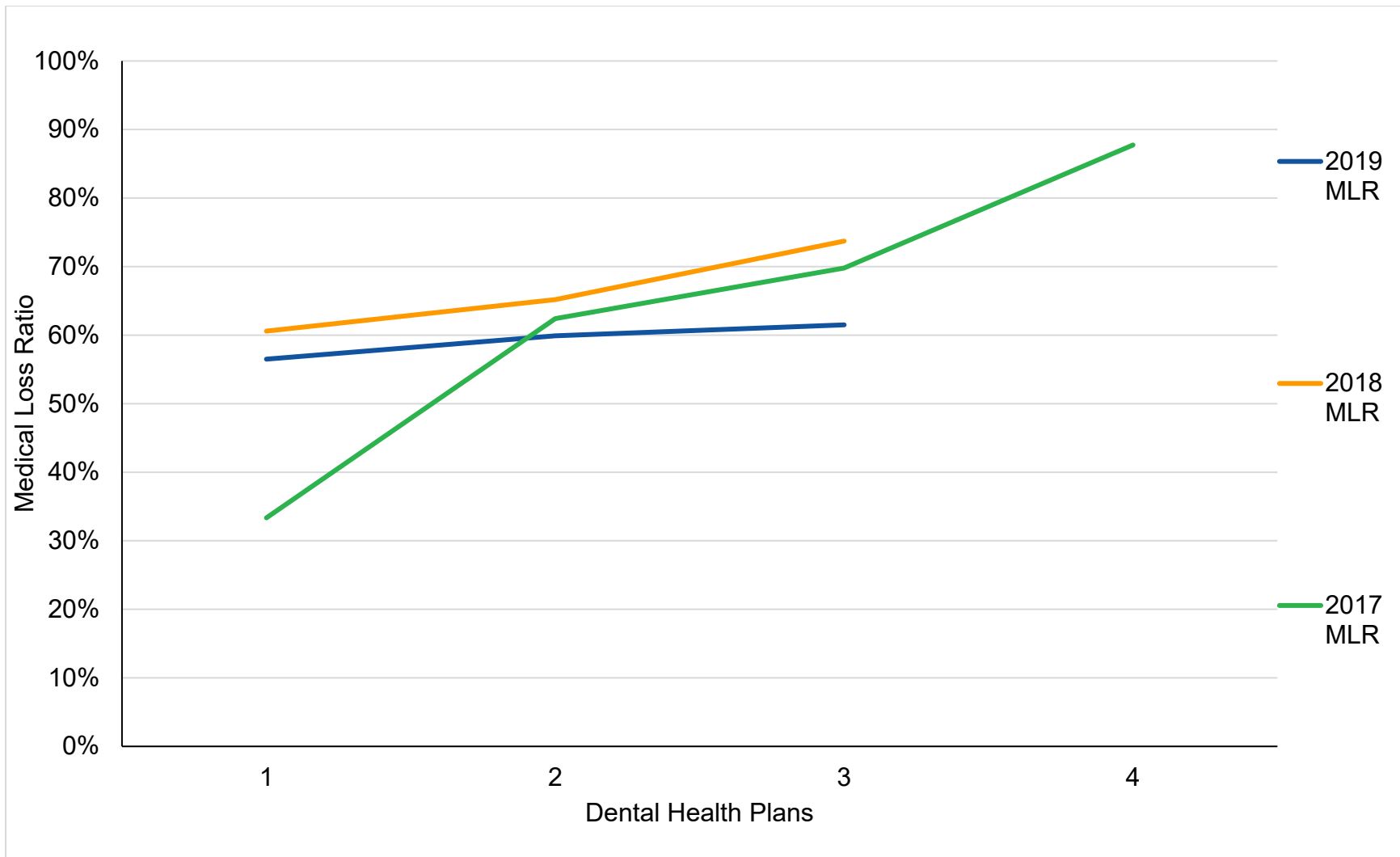
Note: By ascending order of MLR **not** by Dental Health Plan's name.

Chart 4: Dental Health Plans – DPPO Individual Market MLR from 2017 to 2019



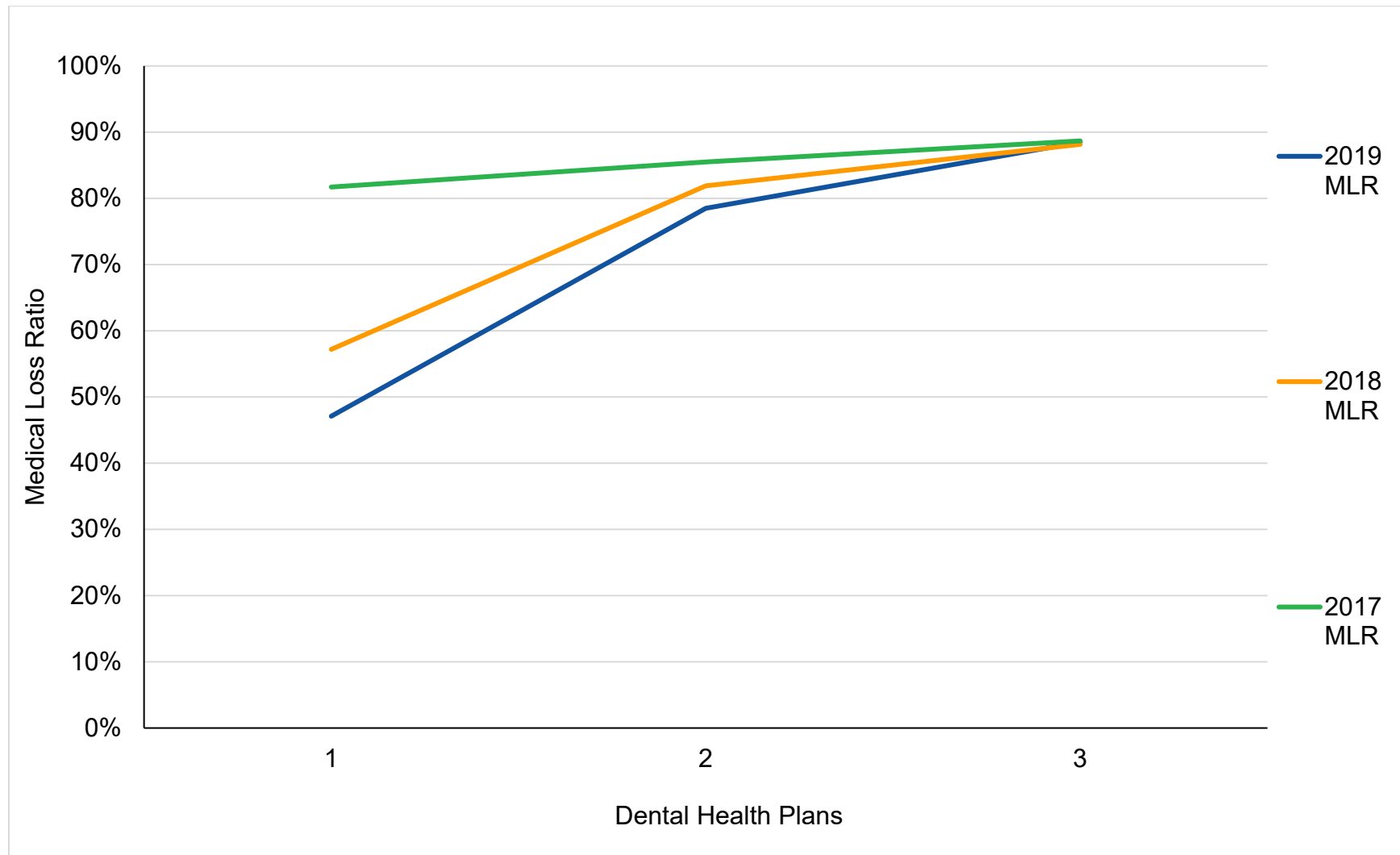
Note: By ascending order of MLR **not** by Dental Health Plan's name.

Chart 5: Dental Health Plans – DPPO Small Group Market MLR from 2017 to 2019



Note: By ascending order of MLR *not* by Dental Health Plan’s name.

Chart 6: Dental Health Plans – DPPO Large Group Market MLR from 2017 to 2019



Note: By ascending order of MLR **not** by Dental Health Plan's name.