

SERVICES

ASO	MANAGED ASO	PREFERRED PROVIDER ORGANIZATION (PPO)	MANAGED CARE	POINT OF SERVICE
<ul style="list-style-type: none"> • Claim Processing • Dental Network • Real Time Statistics-Client Reporting • Full Service Administration, Claim, Call Center, Claim Processing 	<ul style="list-style-type: none"> • Claim Processing • Utilization Management / Utilization Review • Real Time Statistics-Client Reporting • Discounted Fee for Service Network and Management (EPO) • Full Service Administration, Claim, Call Center, Claim Processing 	<ul style="list-style-type: none"> • Real Time Statistics-Client Reporting • Utilization Management / Utilization Review • In & Out of Network Benefits • Discounted Fee for Service Network and Management (PPO) • Full Service Administration, Claim, Call Center, Claim Processing 	<ul style="list-style-type: none"> • Real Time Statistics-Client Reporting • Low Cost - High Value Network Based Plans • Utilization Management / Utilization Review • Integrated Disease Management and Wellness • Discounted Fee for Service Network and Management (PPO) • Full Service Administration, Claim, Call Center, Claim Processing 	<ul style="list-style-type: none"> • Real Time Statistics-Client Reporting • In Network (EPO) & Out of Network Benefits • Utilization Management / Utilization Review • Freedom to Choose at the Point of Service • Integrated Disease Management and Wellness • Discounted Fee for Service Network and Management (PPO) • Full Service Administration, Claim, Call Center, Claim Processing

DISEASE MANAGEMENT & WELLNESS

We believe that dissemination of oral health information to primary care providers and specialists can help save lives through early detection, thus reducing the cost of care. NDB works to reposition dental healthcare as less of an "aesthetics" service and more integral to general health and wellbeing. Current dental research supports our position that dental decay and periodontal disease are preventable. While infection by specific bacteria is now the known cause, behaviors by the patient allow that infection to persist and advance.

- Access to affordable and meaningful dental care
- A network of dental professionals with the highest of standards and credentials
- The most powerful administrative system engineered to lower cost and increase productivity

- The highest auto adjudication rates in the industry of over 90%, reducing cost and improving consistency and quality payment
- Flexible plan designs with In-Network only to Point-of-Service plan options
- A comprehensive dental disease management and wellness program consisting of health education, screening, and interventions designed to change an individual's behavior in order to achieve better health, reduce the associated systemic health risks, and reduce program costs
- Local service center including walk-in services
- Advanced fraud, waste, and abuse detection to minimize its impact on costs
- Real time statistics, comparisons, and trends available to the client and demonstrating the true worth of the program

NEVADA DENTAL BENEFITS PROVIDES A TOTAL END TO END SOLUTION.

BEST IN CLASS CALL CENTER SPECIALIST AND GENERAL NETWORK PROVIDER ON-SITE MOBILE UNIT

 **Nevada Dental Benefits, Ltd.**[®]
a PRIMECARESM company

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ADMINISTRATORS

 **PRIMECARE**[®]
DENTAL PLAN



GREAT HEALTH STARTS HERE

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DENTAL FOCUS

NDB provides appropriate knowledge, education, guidance, and tools to help our members make healthy life choices.

Dental disease management and wellness programs lead the way for coordinated and appropriate oral health care.

The customer experience exceeds expectations in all ways.

Value is achieved through the use of advanced technology to drive efficiencies in businesses and sophisticated care management.



WHO WE ARE AND WHERE WE ARE GOING

Nevada Dental Benefits, Ltd. ("NDB") was chartered in Nevada in 2008 as a Prepaid Limited Health Service Organization. NDB's focus is on providing dental benefit plans to labor unions, the public sector, and offering a wide product solution for small group and mid-market business accounts. These groups benefit from NDB's expertise in combining the cost control element of a managed care plan with the "freedom of choice" inherent in a fee-for-service plan. Our innovative strategy is two-fold: 1) utilize cutting-edge medical claims technology to keep administrative costs down; and 2) institute proactive management programs which keep clients healthy and reduce expensive dental procedures in the future.

The Company expanded this philosophy and its offering to include California and self-insured administration services

under the same management and became Primecare Benefits Inc. In California, we are Primecare Dental Plan. PrimeCare Administrators is a licensed third-party administrator offering its services to self-insured employers, ERISA plans, Taft-Hartley trusts and government-sponsored dental benefit plans. PrimeCare has established a new competitive level in the marketplace with its expansive preferred provider network of skilled and credentialed dental professionals, its unique and proprietary compensation methodologies and its creative plan management solutions.

PrimeCare Benefits' leadership has over 100 years of collective health benefit administration experience as well as intimate knowledge of the most complex aspects of working with both employers and Taft-Hartley funds.

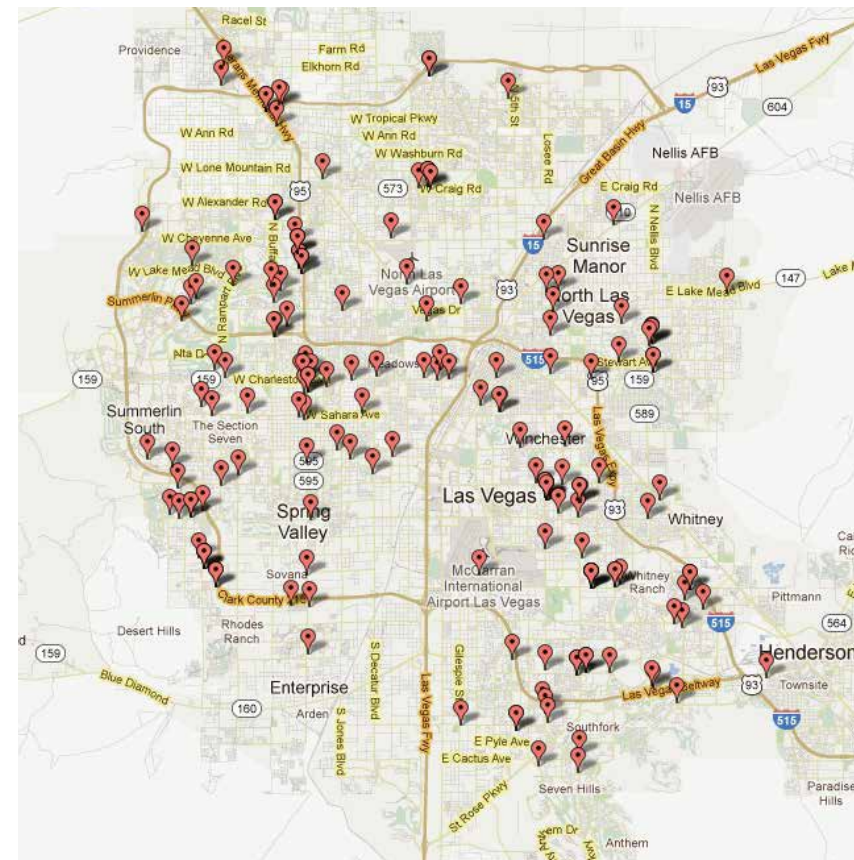


flexible solutions for your dental care needs

We know that dental disease is not equally distributed in any population and that resources for treating dental disease are not unlimited. The most important new trend in dental care today is determining who is "at risk" for future disease and focusing our attention on them. We know that 25% of the covered population uses 75% of the dental benefit dollar, and that 30% of the benefits paid are for procedures with questionable clinical benefit. Our utilization review and management programs allow us to work with participating network dentists for the delivery of appropriate care.

- Today, 66% of all Americans are enrolled on a dental benefit plan.
- To be adequately served, there should be 3.33 practicing dentists per 10,000 population. There are 1,330 dentists practicing in Nevada, or 4.92 per 10,000 population.
- NDB maintains a network access adequacy of 16.7 dentists per 10,000 members.
- 49% of Nevadans are enrolled in a dental plan, just over 1.4 million people. NDB's market share is 13% and growing with every new group and individual member.
- Our commitment to serving the Union market is evidenced by our best-in-class, union organized Care Coordinators - our union workers servicing your union members.

NDB IN NETWORK LOCATIONS



OUR MISSION

Our mission is to help people live longer, healthier lives by supplying affordable dental care from trustworthy dental professionals that share common values.

OUR VISION

PrimeCare Benefits will be recognized nationwide for transforming dental insurance to oral health care that reduces costs and improves lives.

OUR CORE VALUES

INTEGRITY – We do what we say and when we say it, and everything will be done ethically.

INNOVATION – We always look for ways to develop new approaches that improve dental health and wellness.

DIVERSITY – We encourage a variety of perspectives and a workforce that reflects the diversity of our customers, markets, and communities.

EXPERIENCE – The customer's experience with our product and services defines our quality.

COMMUNITY – We take responsibility for how our work impacts people and communities. We volunteer our time and talents to improve the lives of the people we serve.