




MEMORANDUM TO THE RETIREES COMMITTEE

DATE: August 21, 2025

TO: Members of the Retirees Committee

FROM: Carlos Barrios, Assistant Chief Executive Officer 

SUBJECT: **Delta Dental Overview Tools and Resources**

Delta Dental will review the attached presentation and provide an overview of tools and resources available to ACERA retirees.

Attachment

ACERA Retirees Committee and Board Meeting

August 21, 2025



Today's Topics

- **Network update**
 - What's happening in the industry?
 - How is Delta Dental responding?
- **Resources and tools for ACERA**
 - www.dentalidentalins.com
 - Find a Dentist
 - Cost Estimator
 - SmileWay
- **Questions & Answers**



Forces shaping the industry



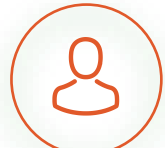
Economic pressures

Inflation and rising costs of business have impacted practice profitability.



Attrition and office closures

Early provider retirement and “Baby Boomer” retirement have increased provider attrition across the country.



Staffing and practice administration

Staffing shortages and the Great Resignation have made things more difficult for dentists and office staff.

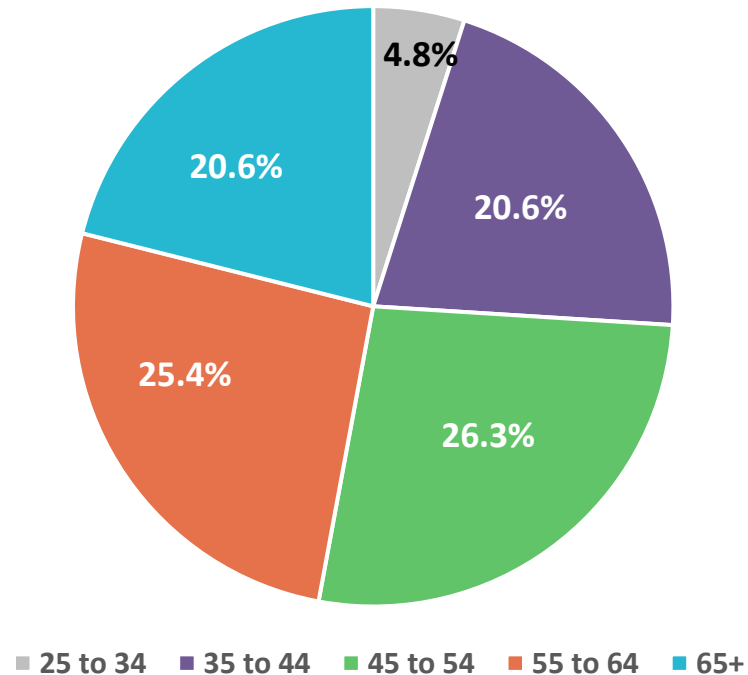


Insurance independence

Providers are choosing to forego insurance participation altogether.

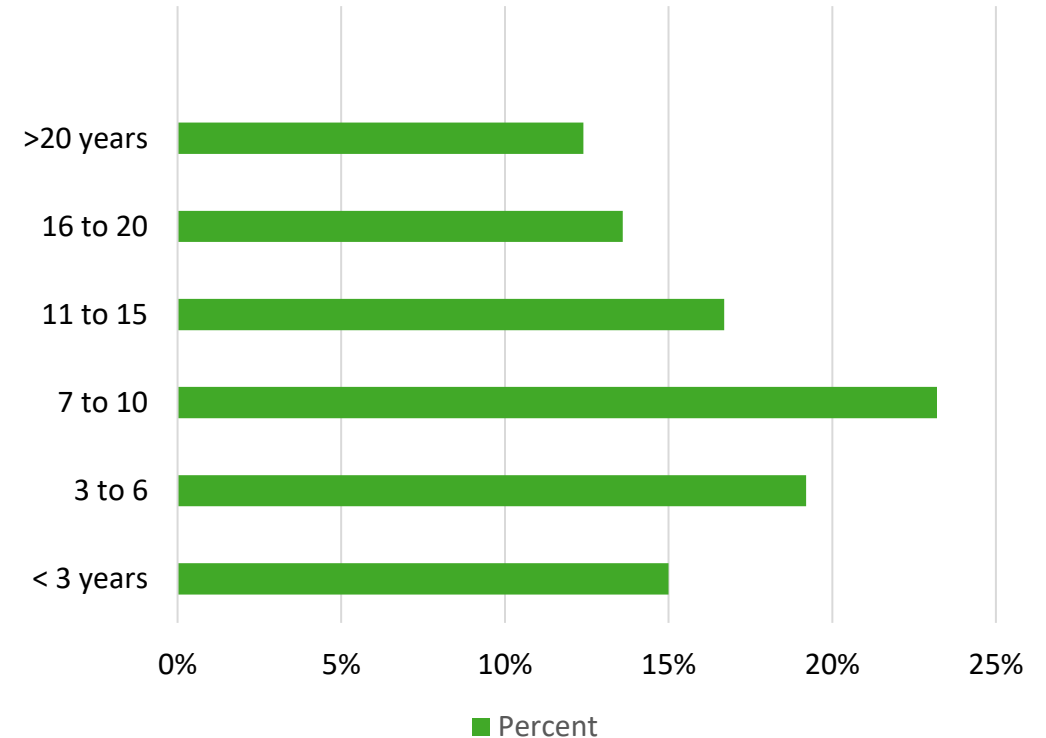
55% of dentists plan to retire in the next ten years

Dentist owner age



One in two (51.7%) dentist-owners is between the ages of 45 and 64

Planned years to retirement



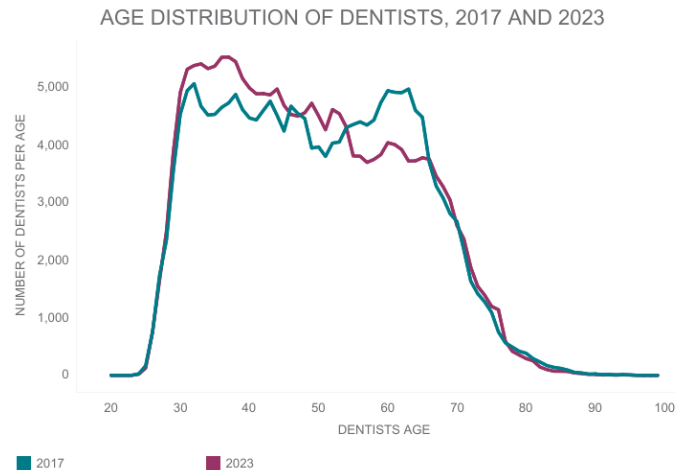
Roughly one-third (34.2%) of responding dentist-owners plan to retire within six years

Disruption due to practice dynamics

Shifting dynamics within the practices and dentist populations can lead to disruption for our members

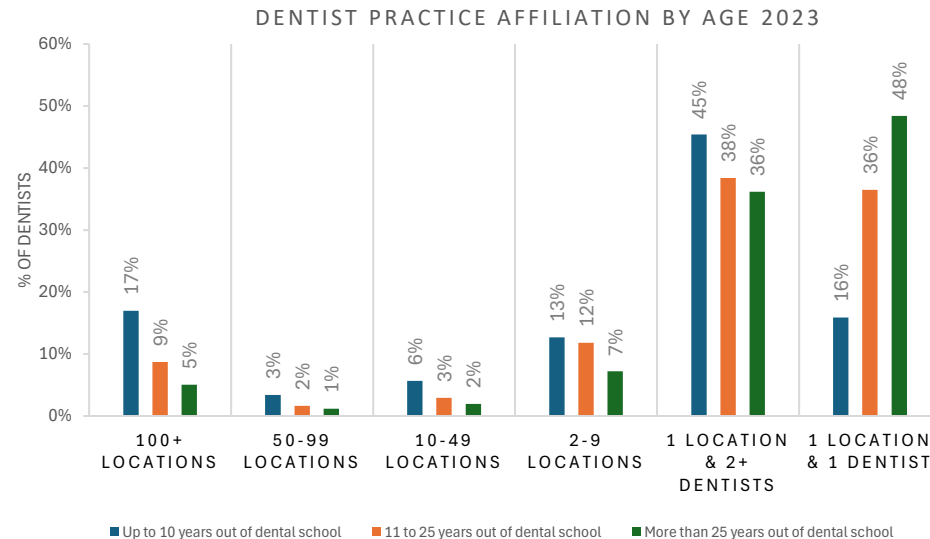
Dentist age distribution¹

The dentist population is getting younger as outflows due to retirements increases



Practice affiliations by dentist tenure²

Younger dentists are more likely to join a practice rather than setting up their own practice



Associate dentists turnover³

28.8% of associate dentists changed employers in previous 12 months

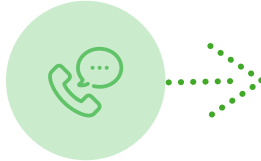
Reasons for associate dentist turnover³

- Better work environment
- Higher pay
- Better hours
- Better location
- More appreciative employer
- Career advancement

¹From ADA U.S. Dentist Retirement and Career Span Trends Reports ²From ADA Trends by Practice Modality by the Numbers ³Dentalpost 2024 Dental Salary Survey

Initiatives that drive network retention

Voluntary termination intervention



Every provider wishing to terminate their agreement is **contacted directly** by our ambassador team, with a successful retention rate of **over 20% in 2024**.

Administrative simplicity



Industry-leading online suite of **Provider Tools** enabling practices to spend more time with their patients and implementing time-saving solutions like using the **Council for Affordable Quality Healthcare (CAQH)** universal credentialing application.

Differentiated provider partnership model



Local Provider Relations teams that work directly with practices in person and digitally. In our enterprise states, over **10k in person visits in 2024**.

Provider Advisory Council



Fosters two-way ongoing communication between Delta Dental and **335 dental professionals** across the country.

Differentiating factor



Continuing education sponsorships, with discounts of up to 50% on continuing education credits. **Perks@Work**, with discounts of up to 60% on products and services.

From students to providers: Building the dental workforce of tomorrow

Graduate recruitment as of February 28, 2025

Graduation year ¹	Number of dentists graduating	Percentage of graduates who joined the Delta Dental network within 2 years of graduation ²
2022	2,841	82%
2023	2,739	81%
2024 ³	1,446	74%



Through Delta Dental's
Community Care Foundation

\$22M invested in tomorrow's
care. **300+** new dental
professionals **by 2030** — and
we're just getting started.

¹Graduation year approximated by NPI effective date.

²Joined Premier and/or PPO networks.

³Reflects only one year post graduation; not all graduates start practicing within the first year.

Network statistics for ACERA

National	Utilized provider count	Utilized providers remaining in-network	Utilized provider termination %	Total provider additions	Provider adds utilized by group
January 1 through July 31, 2025	2,982	2,938	1.5%	5,259	13

- Alameda County
 - 616 unique providers were utilized with 606 remaining in network
 - 89 new providers were added with 5 already being seen by ACERA members
 - Jason Chen, DDS of Alameda County went insurance independent March 20th impacting 31 total patients



What is Delta Dental doing to support ACERA?

Resources and tools for ACERA

Delta Dental online account

The Cost Estimator and other tools from Delta Dental

Delta Dental Online

- www.deltadentalins.com
- Explore member resources
- Register for an account/log in
- Get ID Card
- Find a Dentist
- Get to know your plan

Cost Estimator

- Overview of Cost Estimator
- Plan for costs based on specific procedures, providers, and covered benefits

Find a Dentist

- How to locate an in-network providers within a geographic area
- Provider information including languages spoken, wheelchair access, public transit access, parking
- DentaQual ratings and what they mean

SmileWay

- What is SmileWay?
- What are the benefits?
- Who can register?
- How to register?



Thank you!

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.

