

CareFirst Dental **again** ranked **#1** for effective discounts¹



CareFirst's Preferred Provider network plans

ranked **#1** for deepest effective discount in all regions with up to a 23% higher discount.²



CareFirst's Traditional network³ exceeded the average for effective discounts in all regions with up to a 17% higher discount.²

An **effective discount** balances network utilization/access with network discounts and payments to out-of-network providers.



CareFirst ranks **highest among 18 dental networks**—including national insurance carriers in Maryland, D.C. and Northern Virginia.¹ Key participants included:

- › Aetna
- › Ameritas
- › Assurant
- › Cigna
- › Delta Dental
- › Dental Network of America
- › Guardian
- › MetLife
- › Principal Financial Group
- › Sun Life Financial
- › United Healthcare

92% of CareFirst's Preferred network providers are contracted at our **deepest discount level**.

Nearly **9 out of 10** CareFirst dental members utilize in-network providers.



Our top-ranked provider networks continue to keep costs down and smiles up!

¹ Out of 18 participants in the Ruark Consulting LLC 2014 Dental PPO Network Study. Based on a provider network's overall value, effective discounts are determined by claims and their associated discounts with no adjustments made for variations in plan designs. Based on plans sold in Maryland, Washington, D.C. and Northern Virginia.

² Ruark Consulting LLC 2014 Dental PPO Network Study. Discount is based on the weighted average for the study.

³ Does not include Preferred providers.