A Spirit of Service
2008

At a Glance

180,000
Children served through outreach and educational programs

1,493
Client companies

98.3%
Clients retained

1,244,936
Total members

98.6%
Members satisfied with dental visit

98.2%
Members satisfied with Customer Service experience

2,007,950
Claims processed

97.1%
Claims adjudicated within 14 days

99.3%
Benefit dollar accuracy of claims

$285,561,565
Aggregate savings to clients

799,483
Calls to Benefit24

341,466
Calls answered by Customer Service representatives

9.1
Average seconds in which calls are answered

.29%
Calls abandoned

99.9%
Inquiries resolved on first contact

2,376
Delta Dental Premier dentists in Missouri

959
Delta Dental PPO dentists in Missouri

127,611
Delta Dental Premier dentists nationally

67,153
Delta Dental PPO dentists nationally

$62 million
Donated by Delta Dental member companies across the nation to support community health initiatives
This year, we selected the title, “A Spirit of Service,” for our annual report because the need is so great, in today’s challenging economy, to recognize the importance of a charitable mindset. At Delta Dental, a spirit of service infuses everything we do from building a strong corporate culture, to innovating new products, to supporting charitable initiatives in the community. We are a financially strong, not-for-profit company with a mission to improve oral health and the leading provider of dental benefits in Missouri and the nation.

In the U.S., over 51 million individuals working in more than 93,000 companies are part of the Delta Dental family. Many are accessing the Delta Dental Premier network, the largest national dental care network, with more than 127,000 participating dentists. As a leader in oral health, we are focused on streamlining access to quality, affordable dental care. Our excellent business performance also enables us to expand our charitable footprint and to improve the value we offer.

In 2008, Delta Dental of Missouri enjoyed a year of growth, increasing membership by over five percent to more than 1.2 million members and we anticipate continued growth in 2009. We also achieved strong membership growth of eight percent in our regional office, Delta Dental in South Carolina, to over 112,000 members.

Our organic growth has been strong. We have also acquired companies that complement our mission to improve oral health. In St. Louis, we own Essex Dental Benefits,* which provides dental coverage targeted to small- and medium-sized companies in the Midwest region and beyond. Two years ago, we acquired Bridgeport Dental Services,* a dental benefits administration company for public health programs across the country. Both companies continue to grow and thrive, helping to provide quality dental benefits to more families. At the same time, our technology subsidiary, DeniServ,* has become a valued claims administration resource for other dental benefits companies.

Our growth has been enhanced with outstanding client retention of over 99 percent. Growth and retention, plus a well-capitalized balance sheet, assures that we remain financially strong. As we grow, we continue to provide the very best service to our members, their employers, our participating dentists, their staffs, and to children and families in Missouri.

We are proud of many business accomplishments in 2008. First and foremost, we are grateful for our valued clients. Some of our larger new client partners include Maritz, School District of Springfield, Lane Furniture, Playtex, Hawaiian Tropic, Advance America and UTi Integrated Logistics. We also successfully introduced our new MAXAdvantage™ Benefit Option which encourages preventive care by no longer deducting costs for most diagnostic and preventive care from the annual plan benefit maximum amount.

This past year, we completed an extensive survey of our clients’ needs, expectations and satisfaction. Over 95 percent are satisfied and rate us highly on those attributes that they identified as being important to them, including: “specialization in dental,” “providing outstanding service,” “minimizing disruption,” “excellent account management,” “offering great value,” “fast and
accurate claims processing” and “having competitive rates.” Beyond satisfaction, many clients are loyal advocates; nine out of ten indicate that they would recommend Delta Dental to others.

Our charitable work is part of our commitment to the community. In October 2008, Give Kids A Smile, for which we are a lead and founding sponsor, completed their fourteenth successful charitable clinic. Our educational touring oral health program for elementary schools, Land of Smiles (formerly Teeth on the Go), visited over three hundred Missouri schools and twenty schools in South Carolina. This year, we helped to improve the programming and reach of the Delta Dental Health Theatre (formerly Dental Health Theatre), an independent, not-for-profit founded in 1977, for which we are a primary, permanent sponsor. Of course, our employees play a key role in these and other charitable initiatives, volunteering their time and energy to many great causes. Nationally, Delta Dental Plans Association donated over $62 million to charitable initiatives that improve the oral health and overall well-being of underserved children and families.

Recent scientific research suggests that good oral health may, for many with certain health conditions, significantly contribute to sustaining overall health. As we look to the future, we are focused on advancing oral health and overall health in the communities we serve, and expanding the reach of dental care and coverage. As we do so, our spirit of service will continue to influence everything we do – even how our employees interact with each other.

We will continue to lead the industry with support from you, our key constituents: employees, participating dentists and staffs, client partners, members and participating producers. We thank you for your support and we will continue to serve with you to provide more people in Missouri and beyond the opportunity for a healthy smile.

Sincerely,

Steve P. Gaal, III
President and CEO

Richard J. Haffner, DDS
Chairman of the Board
Our commitment to client partners, members, producers and participating dentists is to provide the service and support they desire in a manner that exceeds their expectations. This is so important to us that we regularly poll our clients to realistically assess our performance against their expectations. Our service philosophy is “excellence is our standard; perfection is our goal.”

In 2008, we learned from a national study on dental benefits that one aspect of performance most important to benefits decision-makers is receiving excellent service. The study also confirms Delta Dental to be a national leader in service, with strengths that include: providing excellent customer service, being a trusted company, enabling friendly automated access to service, and providing fast, accurate claims processing. Recently, Delta Dental of Missouri conducted a client satisfaction study. The results echoed those of the national study: service is a key driver of satisfaction and Delta Dental of Missouri excels at service.

Training and Technology
We are very pleased to lead the industry in service; however, we never rest on our laurels. We continue to improve both our service training and technology support to ensure world-class service. We also continue to select and reward employees who are well suited to and enthused about delivering personal service.

Outstanding Customer Service
Our philosophy of service excellence is working. This year, as in past years, members who contacted our Customer Service department were satisfied with the experience over 98 percent of the time. We are also responsive. Almost all inquiries were resolved during the initial call, with an average wait to answer a phone call of 9 seconds and with less than one percent of calls abandoned. Delta Dental’s service performance reflects our commitment to excellence. We record all calls to Customer Service. We use these recordings to coach our employees to deliver even better service.

We believe that our high customer satisfaction is positively influenced by the enthusiastic service orientation of our employees who enjoy their work. The average tenure in our Customer Service department exceeds sixteen years.

Our participating dentists are enthused about Delta Dental as well. Over eight in ten dentists compare us

“Delta Dental is the only insurance our office accepts. When we call we get personal, attentive care and that is important to us.”

Michael Weber, DDS
favorably with other dental benefits providers. Participating dentists are also an important part of the service mix. Members indicate they are satisfied with their dentist office experience almost 99 percent of the time.

**Strategic Account Management**

Throughout the company, we provide dedicated service support for our client partners. Every client has an Account Manager whose primary focus is to build a mutually beneficial, long-term relationship and to develop optimal benefits designs. The Account Manager is the fulcrum for support, rallying resources as needed to resolve issues and identify opportunities to improve the value of the relationship for the client. The Account Managers, most with twenty or more years experience in the benefits industry, also lead the implementation process for new client relationships and develop service guarantees customized to the client’s needs. We believe that our Account Managers are instrumental in the long-term success and retention of our client relationships. Clients also benefit from the support of a dedicated Group Accounts Representative who manages all issues related to eligibility, billing, membership ID cards and enrollment. The average tenure of our Group Accounts team is fifteen years.

**Self-Service Support**

Clients count on the fact that their employees, our members, will have 24/7 access to a variety of self-service and automated information resources. For example, members can go online to locate dentists by network, specialty and geographic location. In 2008, we continued to improve our faxback reporting system, available through Benefit24 and Benefit24 Online. Both provide a useful self-service option for client partners, members and dentists to obtain eligibility, benefits and claims information. Client partners can also download invoices online and pay invoices through the automated clearing house (ACH). In 2008, dentists submitted 60 percent of claims electronically – speeding the time to adjudication.

**Guarantee of Service Excellence**

We lead the way with our Guarantee of Service Excellence (GSE). Delta Dental originated the GSE concept. Our GSE guarantees that we will meet or exceed expectations on key service goals, as defined by the client, and pay the client if and when we do not meet service goals. We seldom fail to meet service guarantees, and if we do, we pay.
A national study on dental benefits\(^1\) reveals that an aspect of benefits plan performance very important to benefits decision-makers is receiving good value from their investment. The research suggests that companies seeking value are looking for fair rates, great service and operational excellence; and confirms that Delta Dental is a leader in providing good value. Study results also reflect that nationally Delta Dental has a higher percentage of loyal customer advocates than any other major dental benefits company.

**Expertise, Efficiency and Cost Containment**

Delta Dental is the recognized dental health expert; and our expertise provides value that is acknowledged in the industry. For many reasons, Delta Dental offers a unique value proposition. First, premiums and fees are comparable with other major providers. Second, our approach to cost management is both sophisticated and effective, making premium dollars stretch. We do not sacrifice quality of care, yet make sure that dental treatments create optimal health outcomes in the most cost effective manner.

Our claims processing system, aQDen, enables efficient and accurate claims processing and adjudicates over 80 percent of claims without dental staff review. aQDen is among the most flexible and dynamic claims processing systems in the industry. This system effectively integrates dental policy, patient history, treatment history, eligibility and fraud protection. In 2008, Delta Dental of Missouri provided quality care while saving clients over $285.6 million, almost half of submitted claims, while enabling quality care for members. Nationally, Delta Dental member companies saved clients over $6 billion.

**Strategic Partnering**

There’s more to our value equation. Delta Dental is a strategic partner for clients, providing reporting on demographics, trends and utilization. We also collaborate with clients on strategic benefits planning.

“The Archdiocese of St. Louis has been a client of Delta Dental of Missouri since 2003. The 4,000 Archdiocesan employees have been well served by Delta Dental both in the area of claims processing and customer service. I seldom have an employee complaint about Delta Dental.”

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Michael J. Puetz  
Director of Compensation and Benefits, Archdiocese of St. Louis
As a strategic partner, we continually improve benefits design, cost management and long-term health outcomes that are aligned with the client’s benefits and corporate goals.

**futureFOCUS Seminar**

Each year, we conduct our *futureFOCUS* seminar, bringing to St. Louis the best and brightest minds in the healthcare industry. In 2008, we held our seventh free seminar, attended by over 200 benefits decision-makers and producers, and offered informed assessments of the challenges and opportunities ahead in healthcare and healthcare benefits. Our keynote speaker was former Senator Bill Bradley.
Delta Dental operates within a mature industry. The group dental benefits market typically grows less than three percent annually. Delta Dental’s rate of growth consistently exceeds industry growth. We attribute this success, in part, to the priority we place on innovation. We continually improve our technology infrastructure and incorporate new science into benefits design. We also innovate by expanding our reach to serve new segments of the population.

New Group Benefits Options

In 2007, Delta Dental of Missouri successfully launched Healthy Smiles, Healthy Lives℠ (HSHL) Benefits, a benefit option that provides additional cleanings for individuals at risk for health complications. Individuals with certain health conditions (periodontal disease, pregnancy, suppressed immune system, kidney failure or on dialysis, undergoing treatment for cancer) are provided with up to four cleanings and check-ups annually. In addition, HSHL benefits provide full coverage for sealants, full coverage for Brush Biopsy (an early diagnostic test for oral cancer) and coverage for dental implants.

In 2008, clients eagerly adopted our new MAXAdvantage℠ Benefit Option, which encourages preventive care and stretches benefits coverage. With MAXAdvantage, the expense of routine cleanings and check-ups are no longer deducted from the plan benefit maximum amount. This benefit is immediately available to all members and ensures coverage for preventive care even if a member has surpassed his or her maximum coverage for the year.

Dental Benefits for Individuals

In 2009, we will introduce a new dental benefits plan for individuals. Individuals and families currently without dental coverage will find this new plan to be

Our members have benefited from the broad network of providers available throughout the state. Before using Delta Dental, networks were mostly limited to the Kansas City and St. Louis areas so employees and retirees in other areas of the state had little access to dental benefits... We get very few complaints from members about Delta Dental which is always an indicator of good service. In addition, if a problem arises, Delta Dental researches and helps solve it. Delta Dental is responsive to our requests and needs, which is very much appreciated.

Grace Rogers
Director of Customer Support, Missouri Consolidated Health Care Plan (State of Missouri)
a useful solution. Research has shown that those with dental insurance are more than twice as likely as those without dental coverage to obtain regular, preventive care. For individuals, families, retirees and employees of small- and medium-sized companies that do not offer dental benefits, the individual dental benefits plan will provide an affordable option.

One hundred seventy-three million Americans are covered by dental benefits through employer-sponsored group plans or other group or individual plans. This represents more than half of the population. Our individual dental benefits plan will provide an opportunity for more individuals and families in Missouri to obtain dental coverage.

Evidence-Based Research, Treatment and Outcomes
In 2008, Delta Dental of Missouri became the primary owner of the DAC (Dental Data and Analysis Center), which is one of the largest dental claims databases in the nation. DAC contains millions of claims, collected over the last decade, from participating Delta Dental companies across the U.S. Using DAC, Delta Dental has the ability to analyze the long-term outcomes of various dental treatments to determine optimal care strategies and associated costs. In the future, we anticipate applying the knowledge gained from DAC analysis to new benefits plan designs and treatment policies.

Expanding Our Footprint
We are very proud that we continue to expand the reach of our services to new segments of the population which can benefit from improved access to quality, affordable dental care. Several years ago, we launched a regional office, Delta Dental in South Carolina, which has enjoyed significant growth within the last five years. Today, Delta Dental in South Carolina boasts one of the largest dentist networks in their state and serves over 112,000 members.
Our spirit of service inspires our work in the community. We are unique among dental benefits companies as a not-for-profit organization with a mission to improve oral health. We embrace this mission and our community initiatives are a high priority. Nationally, in 2008, Delta Dental member companies contributed over $62 million to charitable causes. As long as preventable oral diseases continue impacting children and families, we will remain a leader in advancing solutions for healthier people through better oral health. This commitment defines our organization.

**P.A.N.D.A.**

Delta Dental of Missouri has helped to found and grow programs that protect, educate and care for children who most need our help. In 1992, we started a program to teach dental professionals to recognize the symptoms of child abuse and neglect among young patients and to fulfill their legal obligation to report suspected cases of child abuse. The program, named P.A.N.D.A. (Prevent Abuse and Neglect through Dental Awareness), has trained thousands of dental professionals. Since inception, P.A.N.D.A. has been adopted in forty-seven states and six foreign countries.

**Give Kids A Smile**

In 2002, Delta Dental became a founding sponsor for the first Give Kids A Smile (GKAS) clinic, and we remain a primary sponsor. GKAS in St. Louis is a not-for-profit organization that provides free comprehensive dental care during two free clinics each year for underserved children without access to regular dental care. From 2002 through 2008, GKAS has provided dental care valued at over $2.2 million for more than 7,000 children. We also support GKAS in Kansas City, Missouri. Delta Dental in South Carolina actively supports GKAS in their state.

**Land of Smiles**

Eight years ago, we developed a touring oral health education program for Missouri school children in kindergarten through third grade. The program, Land of Smiles, formerly Teeth on the Go, visits over three hundred Missouri schools each year, educating over 70,000 young children annually. Since inception, Land of Smiles has educated almost 500,000 children, spreading oral health awareness and encouraging good oral health habits. The Land of Smiles program now tours in South Carolina for Delta Dental in South Carolina each year, visiting twenty schools, educating 4,000 or more children annually. Land of Smiles also visits over one hundred schools in Illinois each year, courtesy of Delta Dental of Illinois.

“Things are already tough for the [underserved] kids [at the Give Kids A Smile clinics], and when you add a toothache or problem with their teeth it makes learning that much more challenging. We were enchanted with the idea that not only is Delta Dental, as a sponsor, promoting better health for these kids, they’re also allowing us to help develop their minds by donating age-appropriate books.”

Jim Bogart
Manager, Development
St. Louis Public Library Foundation
Delta Dental Health Theatre

In 2004, Delta Dental of Missouri became a primary, permanent sponsor of the Dental Health Theatre, changing the name to the Delta Dental Health Theatre (DDHT). Our support has helped to extend the life and impact of this not-for-profit, founded in 1977. DDHT utilizes a unique, educator-facilitated program to teach children about the importance of oral health and healthy habits. We also helped DDHT refresh their brand and develop a new web site, www.ddhtstl.org.

Advancing Dentistry

Again this year, Delta Dental awarded a full four-year scholarship to a deserving young college student to the University of Missouri Kansas City (UMKC) School of Dentistry. This year’s scholarship recipient was Jared Beaird. Upon graduation, Jared will commit to three years of practicing dentistry in an underserved area of Missouri to fulfill his scholarship obligation.

“I am from a small town and know that access to dental care in rural areas is tough. This scholarship is good for me because it gives me an opportunity to go back to an area that I love and do what I like to do, but it also helps the community by making them aware of possible health risks.”

Jared Beaird
Delta Difference Dental Scholarship Winner, 2008

Volunteerism

The commitment to caring and serving our community does not stop here. Many Delta Dental employees, managers and board members personally actively support charities that work to improve the health and welfare of our community. In addition, Delta Dental of Missouri supports many other charitable causes, including: the United Way, March of Dimes, the Susan G. Komen Race for the Cure, Make-A-Wish, Old Newsboys Day, Sunnyhill, Inc. and the Cystic Fibrosis Foundation. In 2008, we surpassed our goal for United Way donations. Every year our employees adopt families during the holidays and Delta Dental matches their donations.

We value our contributions to the community. Our focus on the welfare of others, our spirit of service, enriches our culture and provides a sense of meaning and purpose for our employees.
Delta Dental employees are part of a team, like an extended family, who respect and encourage each other. We make a concerted effort to create a positive culture focused on business goals and charitable endeavors. We also provide a strong employee benefits program that includes tuition reimbursement for the successful completion of career-related courses. Working together, our supportive culture and good benefits enable us to attract and retain talented employees.

Internal Guarantee of Service Excellence

We strive, using a variety of means, to create a rich culture of accomplishment and caring. We do so because we believe that if our employees feel respected and nurtured, they will, in turn, share their positive outlook with customers. Several years ago, inspired by the success of our GSE (Guarantee of Service Excellence) program for clients, we developed an internal GSE program to develop guidelines for how we as employees treat each

“[Delta Dental of Missouri’s] staff is helping us in all aspects of Give Kids A Smile. That’s a kind of commitment you don’t often get from a business. They have so much to do for themselves to keep their business running, but they realize, unless you take care of the needs of children and the community, nothing else will really matter.”

Joan Allen
Executive Director Give Kids A Smile
other. The internal GSE program brings to the forefront an awareness of the golden rule: to treat others as you wish to be treated. In 2008, we again focused on the internal GSE program as a reminder of the critical value of mutual service and respect.

**Improving our Culture**

In 2008, we conducted our first “culture” survey to identify and assess the spoken and unspoken values that strengthen our company. We were pleased that employees recognized our commitment to the community and our financial strength as important accomplishments. As a result of the culture survey, several employee teams were formed to develop recommendations on opportunities for improvement and we look forward to their feedback.

We will continue with regular, introspective assessments to identify and seize our most meaningful opportunities. These efforts contribute to our strong culture, giving our employees a greater understanding of their important role in helping to create a better future.
Delta Dental continues to achieve strong financial results, which we re-invest into value-added improvements to service, technology, new benefits programs and community outreach. In 2008, we increased premium and fee revenue by almost ten percent.

We are particularly proud that as we grow we have successfully leveraged our strong technology and talented employees to remain highly efficient. Delta Dental of Missouri’s operating efficiency is outstanding when compared to other dental benefits companies, with only 7.4 percent of premium and fee revenue paying for administration. As a result, over 92.6 percent of revenue is applied to paying claims.

Looking to the future, we believe that our success and that of the dental health industry will be influenced by our collective ability to integrate new technologies, respond to changing consumer needs, provide a sufficient number of quality dental offices, recognize and leverage the role of oral health in overall health, and address the needs of people who do not have easy access to care or coverage. Delta Dental is intent upon achieving these goals.

As we grow and diversify, we will also increase our charitable efforts to benefit the health and well-being of our community. As a not-for-profit, we measure our success not only by a strong balance sheet, but also by the greater rewards of serving more and more children and families and helping them lead healthier lives.
### Statement of Financial Position

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<tr>
<th>Assets</th>
<th>2008</th>
<th>2007</th>
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<td>Dues receivable</td>
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<td>NET ASSETS AT END OF YEAR</td>
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The Statement of Financial Position includes the accounts and results of operations of Delta Dental of Missouri and its subsidiaries: Bridgeport Dental Services, DeniServ, Essex Dental Benefits and Essex Benefits Insurance Company. The consolidated financial statements of Delta Dental of Missouri as of, and for the years ended, December 31, 2008 and 2007 were audited by BKD, LLP.
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1. Richard J. Haffner, DDS
   St. Louis, Missouri
2. Guy P. Bates, Jr., DDS
   Springfield, Missouri
3. Melvin Bloom, CPA
   Retired, Senior Partner
   Hochschild, Bloom & Company
   Chesterfield, Missouri
4. Ollie Fisher, DMD
   St. Louis, Missouri
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   President and CEO
   Delta Dental of Missouri
   St. Louis, Missouri
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   Commerce Bank
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    Grandview, Missouri
    Retired, Senior Partner
    Boyden
    Chesterfield, Missouri
12. Kenneth L. Worley
    Retired, Director
    UAW Region 5
    Fortuna, Missouri

Not Pictured

Brian Berglund
Partner, Bryan Cave, LLP
St. Louis, Missouri

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Alcides O. Martinez
Vice President,
Government and Dental Affairs
Karl A. Mudra
Chief Information Officer
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* Essex Dental Benefits, Bridgeport Dental Services and DeniServ trade names and marks are owned by Delta Dental of Missouri and are not sponsored or endorsed by Delta Dental Plans Association. Delta Dental is a registered trademark of the Delta Dental Plans Association.


This past weekend I was overwhelmed with gratitude towards all of you [Give Kids A Smile] who work to make this program available. It is no small thing that you are doing. You gave three of our kids $800 worth of dental care! That's huge for us! And... they had a blast! One of the kids was crying on the way there but thanking me (many times) on the way home and asking when we could do that again! It is very obvious that you all care deeply for children and for that, and your tireless work, we thank you!!! God bless you!

Parent letter to GKAS