

Oral Health Summit

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November 1, 2013

Dental Care – What Employees Want

- ❑ Quality dental coverage
- ❑ Affordable premiums
- ❑ Choices in providers
- ❑ Education
 - For themselves
 - For their children

Dominion Dental Coverage

- ❑ Self-insured, Metropolitan Life dental plan

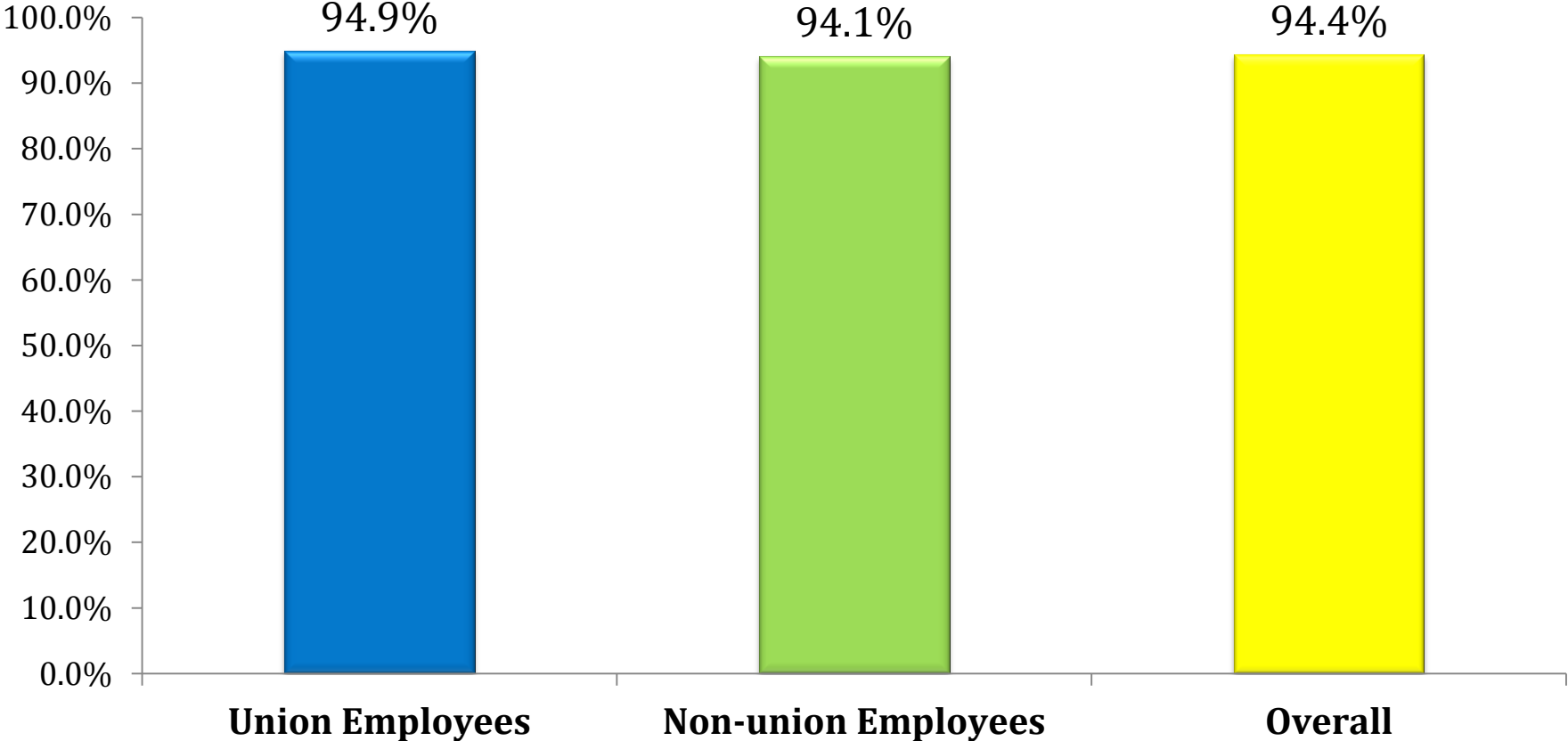
- ❑ \$1,500 per person coverage
 - \$25 deductible (\$75 per family)
 - Two cleanings per year
 - 100 percent coverage of preventative care
 - 90 percent coverage of restorative services
 - 60 percent coverage for prosthodontics and pediatric orthodontics (\$1,500 lifetime limit per child for orthodontics)

Why It Matters

- ❑ Relatively modest investments in oral health help avoid significant health consequences
- ❑ Our workforce needs to be focused on safety, customer service and operational excellence--hard to do with poor oral health
- ❑ Preventative dental services are among the areas where we want to see more utilization, not less

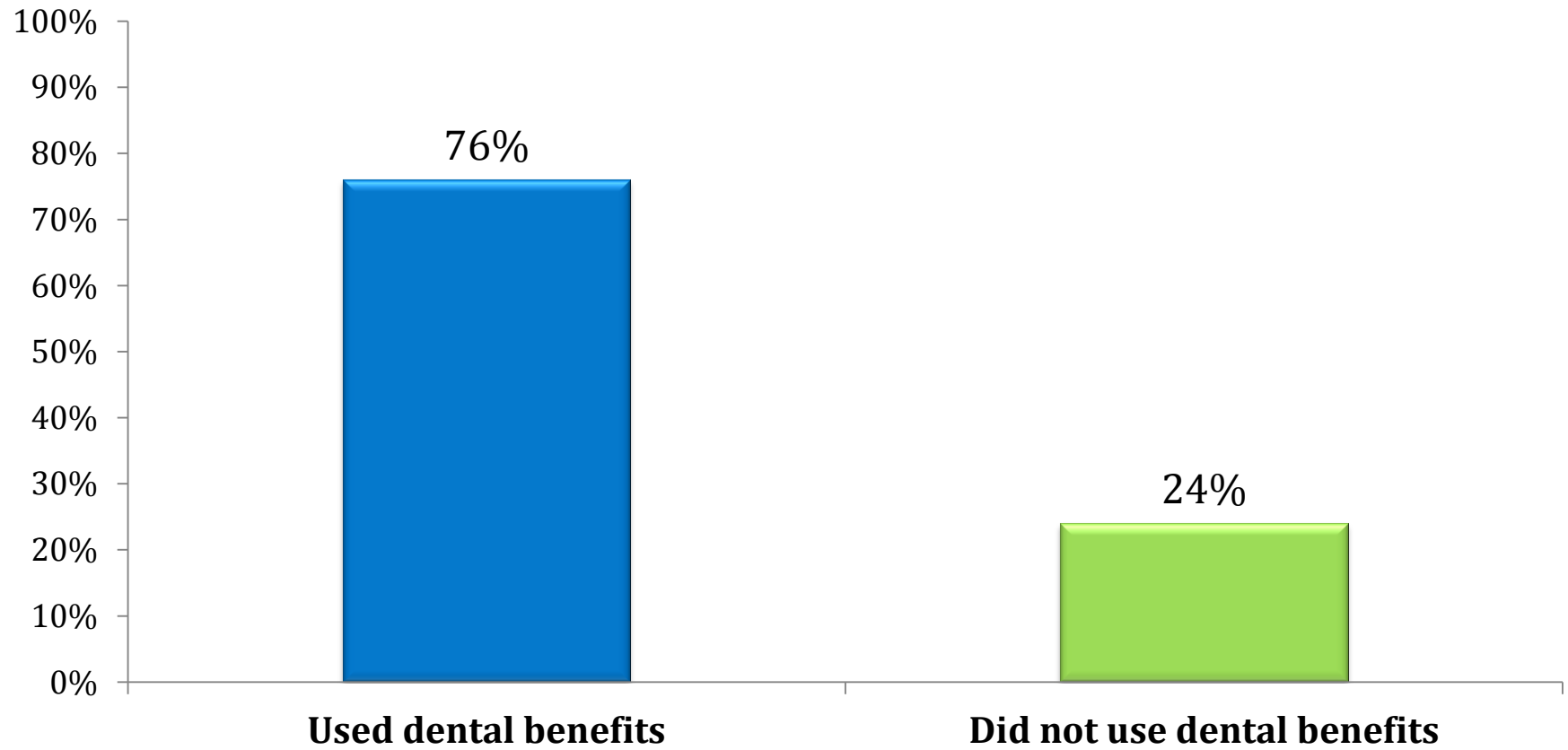
The Good News: Excellent Plan Enrollment

Percentage of Eligible Employees enrolled in Dominion's employee dental plans

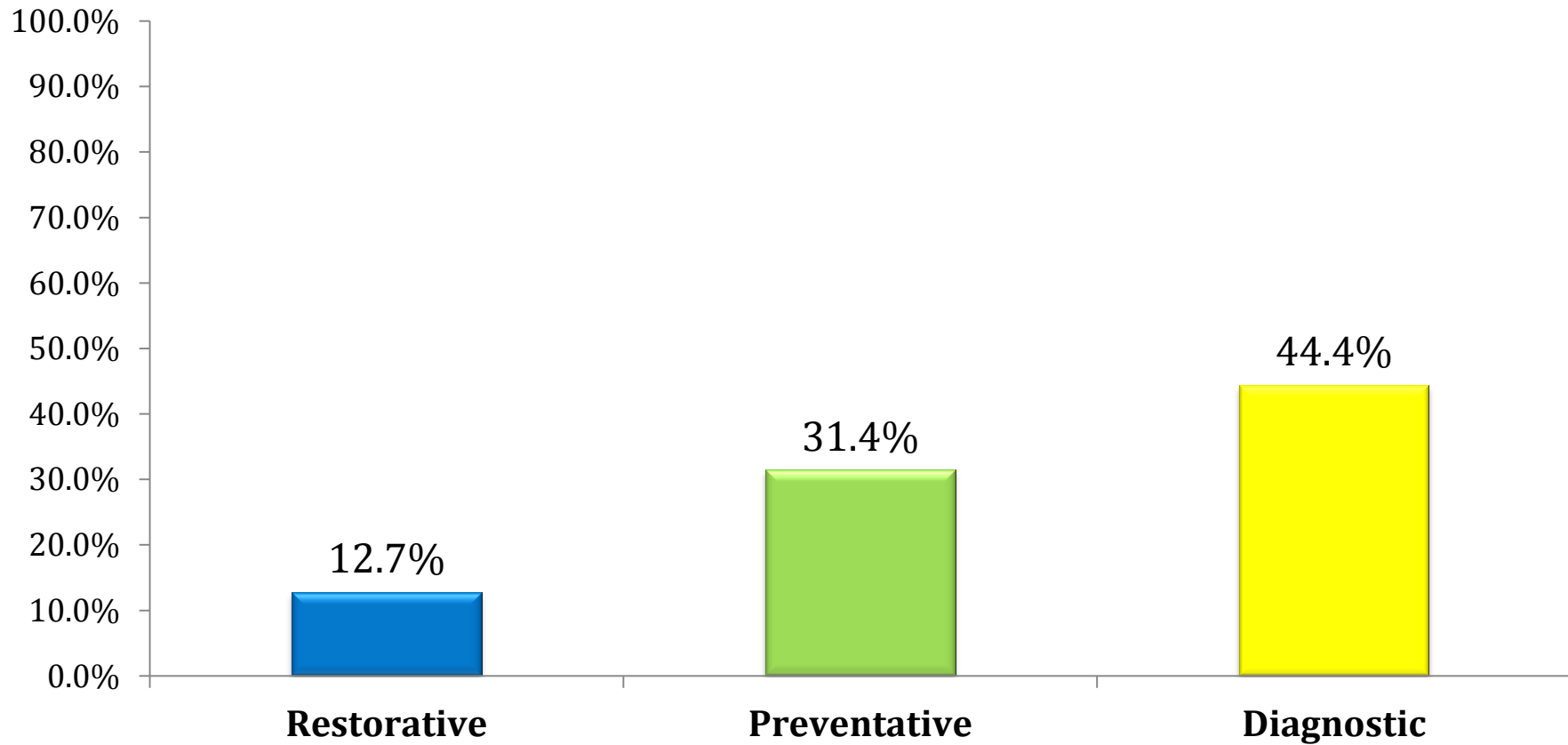


The Less Good News: Results of Recent 18-Month Look Back

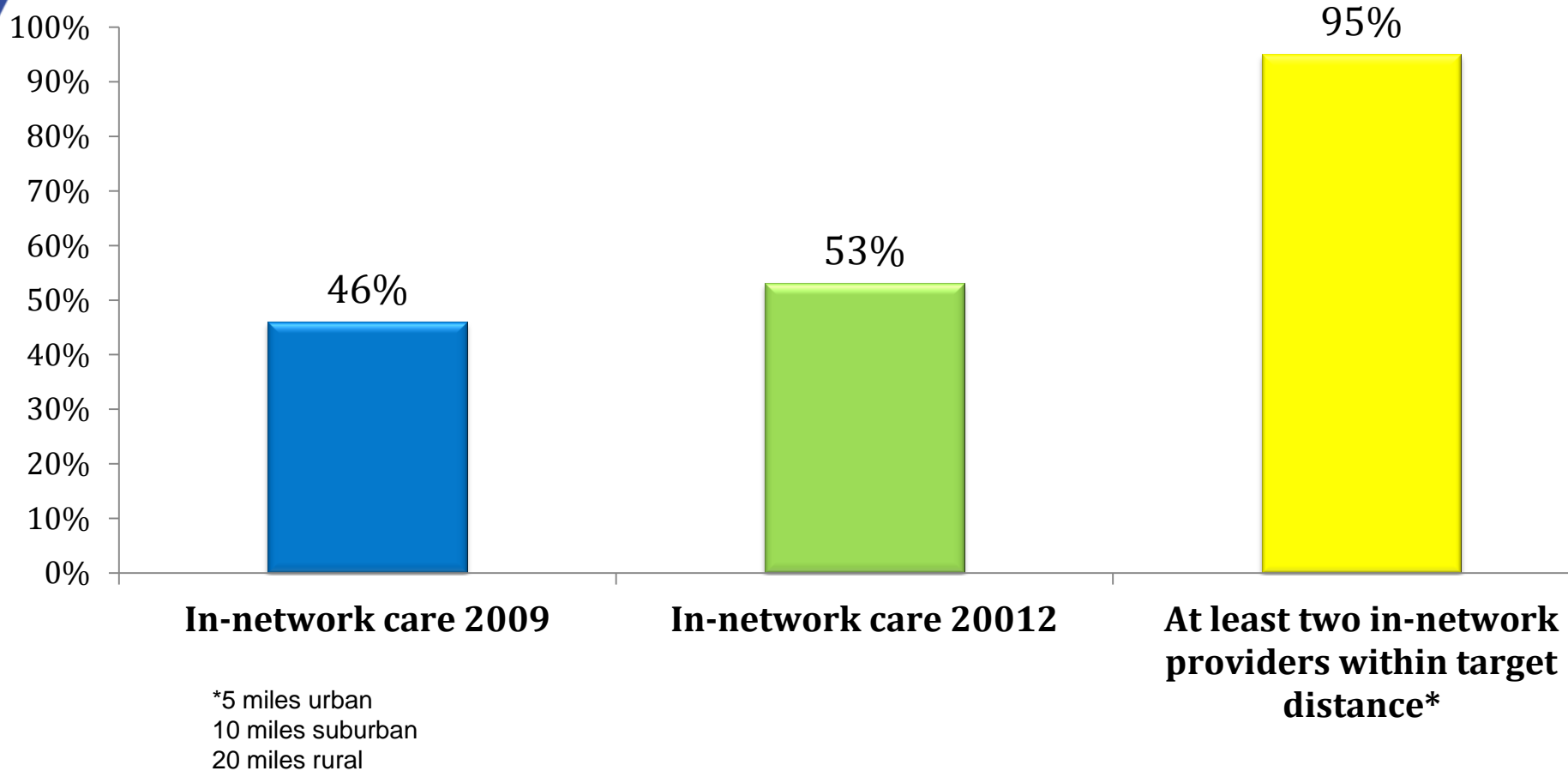
Review of utilization of dental benefits of 38,000 plus beneficiaries (employees plus family members)



Average of 2.36 Procedures per Member



Growing Focus on In-network Care





Dominion[®]