

2018 DENTAL MARKETING SCORING MATRIX BASED ON INITIAL RELEASES

Maximum Point Total: 100

| Evaluation Criteria | Weighting | Delta Dental of MO | Aetna | BCBSKC | Cigna | Guardian | Humana | MetLife | SunLife | UHC |
|-----------------------------------------------------|-------------|--------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Capabilities/Services Provided | 25% | 25.0 | 22.5 | 23.8 | 23.8 | 22.5 | 23.8 | 22.5 | 22.5 | 22.5 |
| Ease of Administration (Service Experience/Support) | 25% | 23.8 | 21.3 | 23.8 | 22.5 | 20.0 | 21.3 | 22.5 | 22.5 | 21.3 |
| Price & Multi-Year Rate Guarantees/Increase Limits | 30% | 24.0 | 25.5 | 25.5 | 25.5 | 28.5 | 25.5 | 25.5 | 25.5 | 25.5 |
| Network Disruption | 10% | 10.0 | 7.5 | 9.5 | 9.0 | 8.0 | 7.5 | 9.5 | 8.0 | 6.5 |
| Employee Brand Perception | 10% | 10.0 | 9.0 | 10.0 | 9.0 | 9.0 | 9.0 | 9.0 | 9.0 | 8.5 |
| Weighted Score | 100% | 92.8 | 85.8 | 92.5 | 89.8 | 88.0 | 87.0 | 89.0 | 87.5 | 84.3 |

| Insert Rating on a 100 Point Scale for Each Category | Delta Dental of MO | Aetna | BCBSKC | Cigna | Guardian | Humana | MetLife | SunLife | UHC |
|------------------------------------------------------|--------------------|-------|--------|-------|----------|--------|---------|---------|-----|
| Capabilities/Services Provided | 100 | 90 | 95 | 95 | 90 | 95 | 90 | 90 | 90 |
| Ease of Administration (Service Experience/Support) | 95 | 85 | 95 | 90 | 80 | 85 | 90 | 90 | 85 |
| Price & Multi-Year Rate Guarantees/Increase Limits | 80 | 85 | 85 | 85 | 95 | 85 | 85 | 85 | 85 |
| Network Disruption | 100 | 75 | 95 | 90 | 80 | 75 | 95 | 80 | 65 |
| Employee Brand Perception | 100 | 90 | 100 | 90 | 90 | 90 | 90 | 90 | 85 |

Note: Once a funding option is chosen for 1/1/2018, HMA will provide a revised scoring matrix.