



August 7, 2006

RE: Delta Dental of Arizona Announces DIRECT DEPOSIT

Dear Producer:

We are happy to announce the availability of direct deposit for our brokers. We have developed and implemented this new feature in response to your feedback. Thank you for providing us with valuable input on how we can improve efficiencies so that we can provide better customer service. We invite you to take advantage of this opportunity by simply completing and returning the enclosed authorization form.

You requested direct deposit because it provides more timely and predictable cash flow. You will know exactly when your funds from Delta Dental of Arizona will be in your bank account each month. In addition, your commission statement will be sent by e-mail for your convenience.

Simply complete and return the enclosed form, attach a voided check (or copy of one if using fax, 602-548-5009). The verification process (will include a zero dollar test transaction - called a "prenote") will take about two commission pay cycles. During that time you will receive your checks by mail. If you have additional questions, please contact us at 602.938.3131 ext. 3976 or go to www.deltadentalaz.com Broker Connection for the Frequently Asked Questions.

Sincerely,

Gary Feldman
Vice President of Sales and Broker Relations

Enclosures

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