



2019 Annual Report



Healthy. Smart. Vibrant.

Together with our customers and partners, Delta Dental of Michigan, Ohio, and Indiana builds healthy, smart, vibrant communities.

It's not just what we do. It's who we are.


We demonstrate it every day by building long-term relationships with and adding value for our customers, providers and communities.

We do well, as our financial statements and performance metrics show.

In 2019, we added \$266.5 million in new business, including covering an additional 200,000 lives, processed a million more claims, surpassed rigorous customer service goals and retained an astonishing 99.2 percent of our customers.

Because of performance like that, we also are able to do good.

We remain committed to high-visibility and high-impact corporate and philanthropic work in the communities where we do business. Our support of oral and overall health, education, and economic development initiatives improves the quality of life for millions of people.

We are well-positioned to innovate, diversify, face the challenges and seize the opportunities of the next decade. 

“We are proud to be known as best in class for our benefit plans and our community engagement. Doing well and doing good go together.”
Goran Jurkovic, CPA, CGMA, President and CEO

“The next decade promises to be an era of challenge and change. It will demand innovation and creativity. Leading the Board of Directors through it all is a responsibility I enthusiastically embrace.”
Kelly Scheiderer, RHIA, MHA, Chair of the Board of Directors

Combined Financial Results^{1,2} (as of December 31)

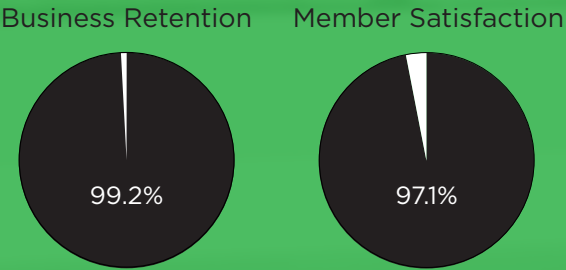
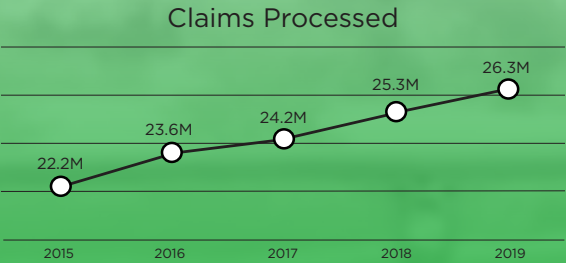
	2019	2018
Total assets	\$1.66 billion	\$1.52 billion
Net assets	\$1.34 billion	\$1.19 billion
Total revenue	\$2.27 billion	\$2.28 billion
Total benefits and expenses	\$2.22 billion	\$2.18 billion
Operating income	\$47.56 million	\$95.25 million

Combined Business Summary^{1,3}

Claims processed	26.3 million
Claims processed within 10 business days	99.2 percent
Submitted charges	\$10.2 billion
Paid charges	\$3.9 billion
Total cost management savings	\$6.3 billion
Total new business	\$266.5 million
Total covered people	14.2 million

TriState Service Accomplishments⁴

Average speed of answer	20 seconds
Inquiries resolved on first contact	99.9 percent
Business renewal rate	99.2 percent
Implementation grade point average	4.0 on a 4.0 scale
Member overall satisfaction with Delta Dental's service	97.1 percent



1. Combined financial, operational, cost management and coverage results are for Renaissance Health Service Corporation and affiliates, which include Renaissance Health Service Corporation; Renaissance Life and Health Insurance Company of America; Renaissance Life and Health Insurance Company of New York; Renaissance Holding Company and subsidiaries; Delta Dental Plan of Michigan, Inc.; Delta Dental Plan of Ohio, Inc.; Delta Dental Plan of Indiana, Inc.; Delta Dental Plan of Tennessee, Inc. and subsidiaries; Delta Dental Plan of Kentucky and subsidiaries; Delta Dental Plan of New Mexico, Delta Dental Plan of North Carolina; Delta Dental Plan of Arkansas, Inc. and subsidiaries; The 4100 Group and subsidiaries; and Delta Dental Fund. Delta Dental is a registered trademark of the Delta Dental Plans Association. The Renaissance trade name and marks are owned by Delta Dental Plan of Michigan, Inc. and are not sponsored or endorsed by the Delta Dental Plans Association. 2. Certain numbers have been adjusted to conform to the 2019 accounting classifications; and to exclude ASO/ASC claims payments. 3. Excludes risk share business and international operations. 4. Service accomplishments are for Delta Dental of Michigan, Ohio, and Indiana as of December 31, 2019.

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