



THE MARKET

By: Bob McKelvey, President

The Changing Dental Market And How Maverest Is Designed To Help Participating Dentists

The market has not been created by dental networks and its growth is not being driven by dental networks. The new dental market is an equation driven by market demand and is comprised of four important factors. The growth of the new economy in the last few years has fueled intense competition for new workers by many employers.

Employees demand for dental benefits has grown quickly in the last 10 years. Dental benefits are expected in any employers plan to attract and retain high quality employees. Regardless of the escalating increases in the cost of medical and dental plans employers are now facing, they cannot risk the negative impact on employee recruitment that is caused by reducing or eliminating these important benefit plans.

The only choice for most employers is to aggressively and quickly move their dental plans into a PPO plan.

Maverest's philosophy is simple. With dentists and health care management professionals as strategic partners, Maverest is determined to build dental networks that actively support the independent practice of dentistry (Maverest is endorsed by one of the largest independent dental practice associations in the United States) and to provide competitively priced network access for a wide variety of quality network clients. Maverest never charges any dentist a membership fee. In contrast to most networks, Maverest works diligently to provide its dentists with practice management information at no cost or at greatly reduced costs. (Maverest provides a comprehensive Fee Analysis Diskette to participating dentists at no cost. Maverest's fee schedules are not developed by comparison to other networks. Our fee schedules are developed based on an independent national database, and are targeted to reimburse our dentists at the maximum competitively acceptable level. The bottom line on Maverest participation is as simple as our philosophy: It costs a participating dentist nothing to enroll! In the unlikely event you never see a Maverest network patient, then your practice has enjoyed extensive promotion through our directories and Internet site, and access to valuable practice management information - at no cost.

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