From: <u>Jennifer Hastings</u>
To: <u>OCI Company Licensing</u>

Subject: Proposed Acquisition of Control of Delta Dental of Wisconsin, Inc. and Wyssta Insurance Company, Inc.

Date: Tuesday, October 7, 2025 10:06:29 AM

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To whom it may concern,

I was very alarmed to hear about the acquisition of the chain of dental offices, Cherry Tree Dental, by Delta Dental.

As you likely know, Delta Dental already has a strong-hold on the dental insurance market. In the past 20 years, provider reimbursements have remained stagnant, increased at a rate substantially below the cost of inflation, or actually been reduced by way of eliminating the option to join their premier network.

In addition to this, the coverage for patients has also remained stagnant, at a typical \$1000-2000 in annual coverage, and 50-80% procedural coverage, depending on the plan selected.

Meanwhile, their corporate employees & CEO are profiting at exponential margins.

This email, however, is not intended to call attention to the corruption in this insurance coverage model, but to express concerns over Delta Dental owning a chain of dental practices.

This would limit treatment autonomy by the caring physicians; as well as provide conflict of interest among partnering corporations, thereby working towards a dental monopoly and eliminating patient choice.

In my opinion, this also is bordering on conflicting with the Sunshine Act.

Please consider these points as you review legislation regarding this issue affecting everybody's oral health care.

Thank you,

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