From: <u>marvolim</u>

To: OCI Company Licensing

Subject: Delta Dental Ins acquisition of Cherry Tree Dental

Date: Saturday, September 20, 2025 4:46:14 PM

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In this case, it appears that Delta dental an insurance carrier would vertically integrate into a dental provider as well. This appears to give Delta control over the expenses of providing dental care and the ability to dictate care. This would eliminate any oversight by typical dental providers as is currently the case. It would tend to eliminate any advocacy for the patient by the typical dentist providing care as this dentist in this new model need only answer to his superiors being Delta Dental and it's profit motive. This would be a destructive model for dentistry and patient care.

Marvin J Olim, DDS Sent from my iPhone