



**Massachusetts Division of Insurance
2022 Report of Insured Dental Coverage
in Massachusetts**

PREFACE

The 2022 Report of Insured Dental Coverage in Massachusetts presents information collected from a 2023 market examination to identify the current state of insured dental plans in the Commonwealth of Massachusetts as of the end of 2022, including the relative number of persons covered through individual or group insured dental plans. As a source of comparison, this report also presents information previously reported for 2012 taken from an examination conducted in 2013.

Massachusetts insured dental coverage is available through individually underwritten dental plans, group association dental plans, and employment-based insured group dental plans. Please note the following regarding information presented in the report:

- all references to individual coverage include coverages written directly to Massachusetts individuals as well as certificates of coverage delivered to persons enrolled in a group policy issued to a group association or group trust; and
- all references to group coverage only include coverage written to employers or unions as part of employment-sponsored dental plans.

This report summarizes dental information submitted by insurance carriers that issue coverage in Massachusetts. It does not include information about the following dental coverage:

- governmental dental plans (e.g., Medicare and Medicaid);
- self-funded employment-sponsored dental business that a carrier may administer as a Third-Party Administrator for an employer or union; or
- dental coverage issued to group associations/trust or employers located outside Massachusetts.

This report was developed by Shannon Lynch, Research Analyst, of the Health Care Access Bureau within the Division of Insurance (“Division”). The report is based on responses collected as part of special examinations called under M.G.L. c. 175, §4, M.G.L. c. 176A, §7, M.G.L. c. 176B, §9, and M.G.L. c. 176E, §9. Carriers submitted information that was certified by insurance carrier officers as reflecting the experience of their companies in Massachusetts’ insured dental market. Staff has reviewed the reasonableness of information provided by the individual companies but has not audited or otherwise verified that the submitted responses are accurate.

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I. OVERVIEW

In Massachusetts, insured dental coverage can be purchased as supplemental coverage to a medical insurance plan, or as a stand-alone dental plan. This report discusses the results of a survey about stand-alone insured dental plans.

The Division conducted an examination of the market for insured dental coverage to understand the products that insureds buy in Massachusetts in the individual (individually underwritten and group association) and group (employment-sponsored) markets.

Unlike health insurance coverage, stand-alone insured dental coverage is not required in Massachusetts. By the end of 2022, carriers reported that more than 2 million persons were covered under Massachusetts-issued stand-alone insured dental coverage. This does not reflect the number who may be covered under government (e.g., Medicaid or Medicare) plans, self-funded employment-sponsored plans, or dental plans issued to employers or group associations located outside of Massachusetts that may cover Massachusetts residents.

Individuals and groups can purchase plans with different types of benefits, such as preventive services (e.g., dental exams, cleanings, or x-rays); basic services (e.g., fillings or root canal treatment); major services (e.g., crowns or dentures); orthodontia; and implants.

Products offered by dental insurance carriers may vary by the following product features:

- level of coverage (e.g., levels of fixed-dollar benefit amounts);
- duration of coverage;
- annual maximum benefit;
- co-insurance and copayments for covered dental services;
- length of elimination or waiting periods before benefits begin; and
- limitations and exclusions, including coverage for pre-existing conditions.

Insured dental plans cover the costs to treat covered dental conditions up to a maximum benefit specified within the policy. In Massachusetts, coverage is being offered directly to individuals, through associations/trust to members, and through employment-based coverage to employer persons. In this report, individual information will include coverage issued directly to individuals and persons obtaining coverage through group association/trust plans. Information regarding group coverage will include persons obtaining coverage through employment-based coverage. This report examines fully insured stand-alone dental products offered in Massachusetts. This report does not contain information about those covered under Medicare, Medicaid, or self-insured employment-based dental benefit plans.

II. EXECUTIVE SUMMARY

This report presents information for the insured dental market in 2022 and compares it to information for the insured dental market in 2012.

A. Persons Covered

- Carriers reported **2,087,697** persons covered¹ under insured dental plans² in Massachusetts in 2022; this is an increase of **743,838 (35.6%)** persons from the **1,343,859** persons covered in 2012.
- Approximately **29.9%**³ of the almost 7 million persons living in Massachusetts in 2022 were enrolled in insured dental plans.

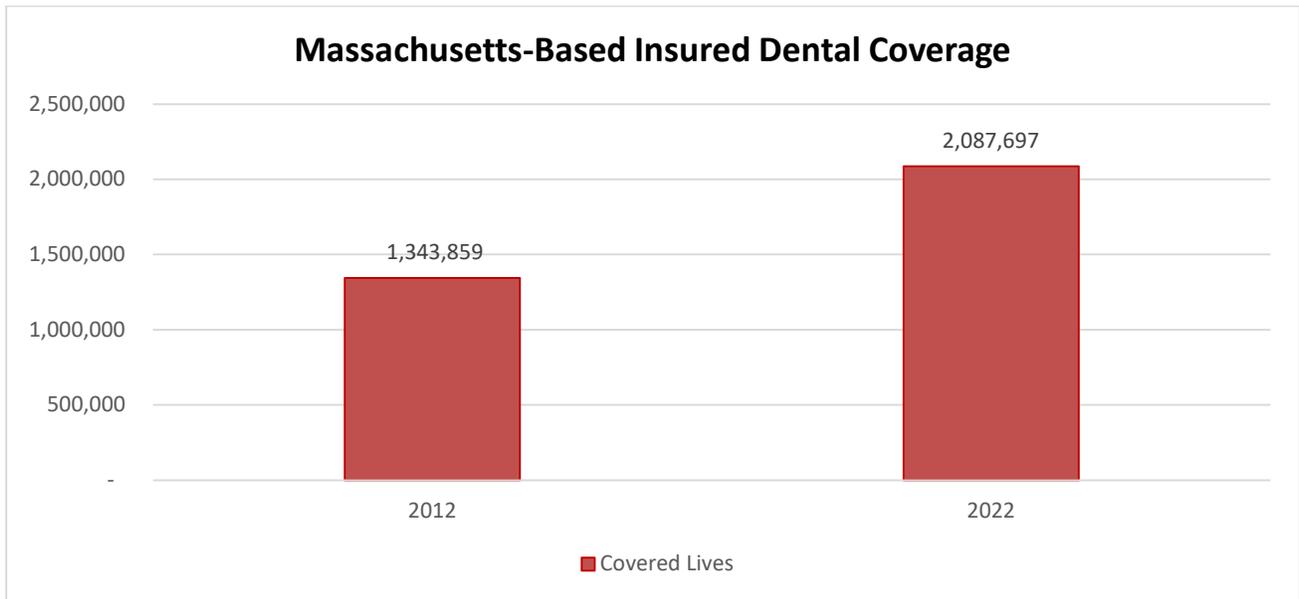


Exhibit 1

It is probable that the number of covered insured dental lives is higher due to the implementation of the federal Patient Protection and Affordable Care Act. When implemented in 2014, Qualified Dental Plans began to be offered on Health Exchanges to individuals and small groups.

¹ Includes individual policyholders and their covered dependents, as well as those enrolling for coverage through groups plans and their covered dependents.
² Insured dental plans are issued to individuals and groups where an insurance carrier assumes the risk of covered dental expenses. This does not include government dental plans (e.g., Medicare and Medicaid), self-funded employment-sponsored group plans or plans issued to out-of-state groups.
³ US Census Bureau's Massachusetts population estimate for July 1, 2022 was 6,981,974 [U.S. Census Bureau QuickFacts: Massachusetts](#).

B. Summary of Massachusetts Insured Dental Coverage

Total Plans In Force	<u>2012⁴</u>	<u>2022⁵</u>
<i>Individual Market⁶</i>	7,258	39,229
<i>Group Market⁷</i>	<u>155,320</u>	<u>118,601</u>
<i>Total</i>	162,578	157,830
Covered Lives⁸	<u>2012</u>	<u>2022</u>
<i>Individual Market</i>	39,785	247,603
<i>Group Market</i>	<u>1,304,075</u>	<u>1,840,094</u>
<i>Total</i>	1,343,859	2,087,697
Premiums Collected per Year	<u>2012</u>	<u>2022</u>
<i>Individual Market</i>	\$8,302,280	\$122,107,156
<i>Group Market</i>	<u>\$508,997,650</u>	<u>\$870,304,553</u>
<i>Total</i>	\$517,299,930	\$992,411,709
Average Premium Paid per Year	<u>2012</u>	<u>2022</u>
<i>Individual Market</i>	\$470	\$603
<i>Group Market</i>	\$811	\$831
Average Age of All Dental Enrollees⁹	<u>2012</u>	<u>2022</u>
<i>Individual Market</i>	52.5	51.3
<i>Group Market</i>	43.7	46.2
Average Age of Those Dental Enrollees Who Were Newly Enrolled in the Reporting Year	<u>2012</u>	<u>2022</u>
<i>Individual Market</i>	50.6	43.6
<i>Group Market</i>	42.1	42.5

4 Data was provided by 18 of 23 of the carriers reporting about the individual market and 30 of 34 of the carriers reporting about the group market.

5 Data was provided by 18 of 18 of the carriers reporting about the individual market and 22 of 22 of the carriers reporting about the group market.

6 Individual Market information includes both policies written by an insurance company to an individual policyholder, as well as insured coverage for persons obtained through a non-employment-based group association or group trust dental plan.

7 Group Market information includes only insured coverage for persons obtained through an employment-based group dental plan.

8 Includes individual policyholders and their covered dependents, as well as those enrolling for coverage through group plans and their covered dependents.

9 Enrollees include individual policyholders and person who enroll for insured coverage through a group association or trust and persons who obtain coverage through employment-sponsored dental plans. Information reported about an enrollee does not reflect information about enrollees' dependents.

III. PERSONS COVERED IN INSURED DENTAL PLANS

A. Insured Dental Product Enrollees¹⁰

As noted in in Exhibits 2-A and 2-B, the total number of enrollees in insured dental plans issued in Massachusetts increased from 810,318 enrollees in 2012¹¹ to 1,272,290 subscribers in 2022:¹²

- 197,818 (16.0%) were enrolled in individually underwritten plans and through group association/trust dental plans; and
- 1,074,472 (84.0%) were enrolled through employment-based group plans.

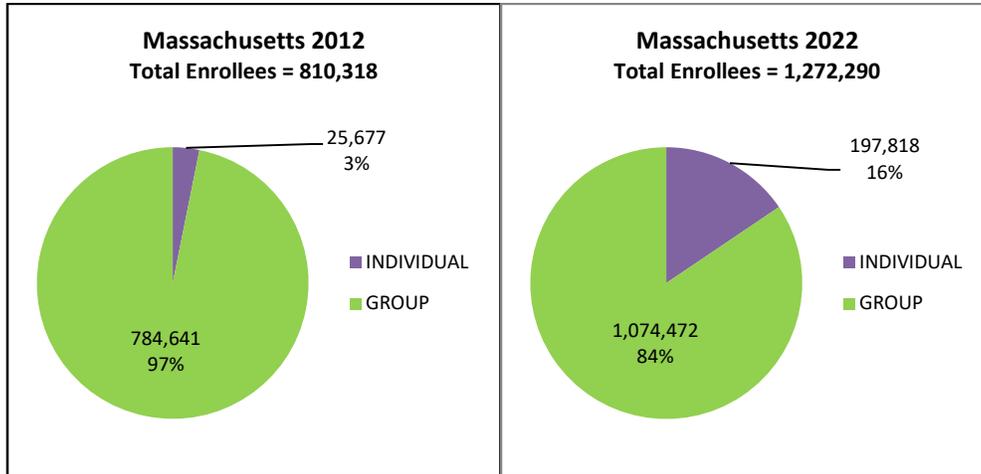


Exhibit 2-A

Exhibit 2-B

¹⁰ Enrollees include individual policyholders and person who enroll for insured coverage though a group association or trust and persons who obtain coverage through employment-sponsored dental plans. Information reported about an enrollee does not reflect information about enrollees' dependents.

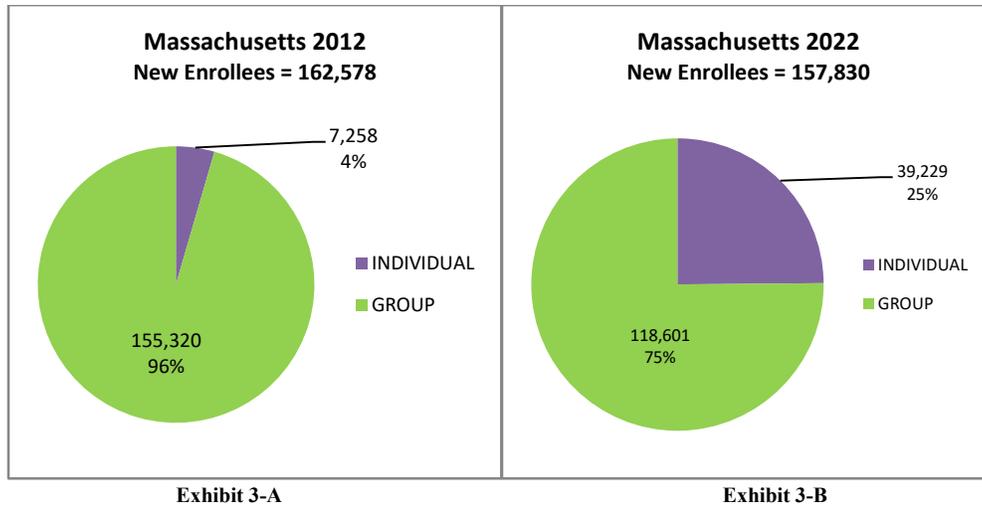
¹¹ Data was provided by 18 of 23 the reporting individual carriers and 29 of 34 the reporting group carriers.

¹² Data was provided by 18 of 18 of the reporting individual carriers. and 22 of 22 of the reporting group carriers.

B. New Enrollees in Insured Dental Plans Issued in Massachusetts

As noted in Exhibits 3-A and 3-B, the total number of persons newly enrolled in Massachusetts-issued insured dental plans was relatively level between 2012 and 2022. There were 162,578 new enrollees in 2012¹³ compared to 157,830 new enrollees in 2022¹⁴. Of these numbers,

- new enrollees in individually underwritten plans and group association/trust plans increased by 31,971 from 7,258 in 2012 to 39,229 in 2022; and
- new enrollees in employment-based group plans decreased from 155,320 in 2012 to 118,601 in 2022.



¹³ Data was provided by 18 of 23 of the reporting individual carriers and 29 of 34 of the reporting group carriers.

¹⁴ Data was provided by 18 of 18 of the reporting individual carriers. and 22 of 22 of the reporting group carriers.

IV. COVERAGE IN INSURED DENTAL PLANS

A. Age Distribution of Enrollees¹⁵

In 2012, the average age of total enrollees in Massachusetts-issued individually underwritten or group association/trust insured dental plans was 52.5.¹⁶ In 2022, the average age of enrollees in a Massachusetts-issued insured individually underwritten or group association/trust insured dental plans was 50.3.¹⁷

Exhibit 4-A presents the age distribution of Massachusetts persons enrolled in Massachusetts-issued individually underwritten insured dental plans or enrolled through group/trust association insured dental plans.

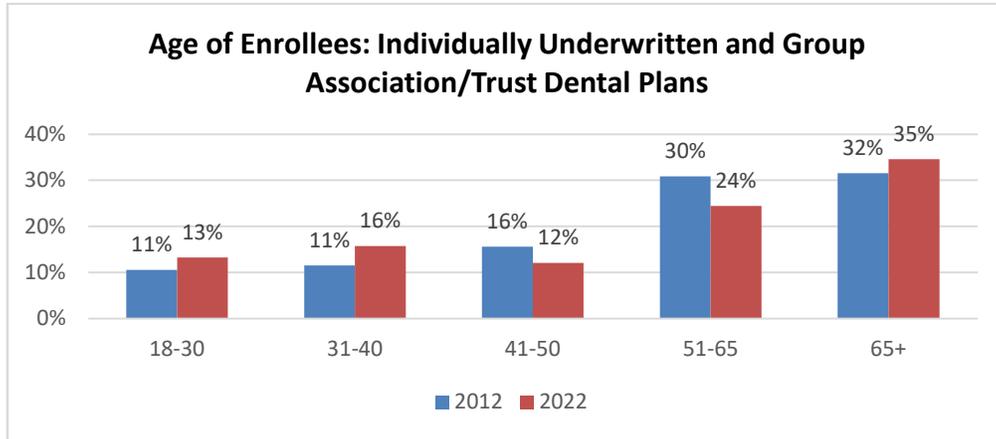


Exhibit 4-A

In 2012, the average age of total enrollees in a Massachusetts-issued insured employment-based group insured dental plan was 43.7.¹⁸ In 2022, the average age of enrollees in a Massachusetts-issued employment-based group insured dental plan was 45.3.¹⁹

Exhibit 4-B presents the age distribution of Massachusetts persons enrolled through Massachusetts-issued employment-based insured group dental plans.

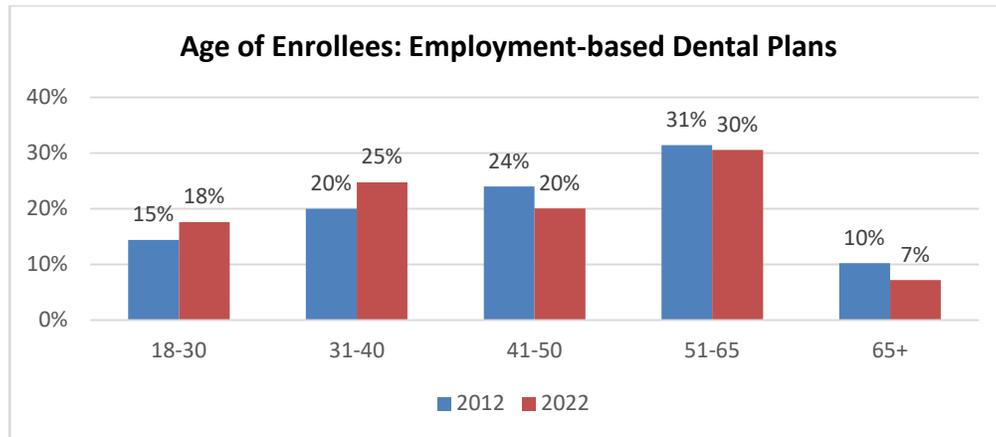


Exhibit 4-B

¹⁵ Enrollees include individual policyholders and person who enroll for insured coverage though a group association or trust and persons who obtain coverage through employment-sponsored dental plans. Information reported about an enrollee does not reflect information about enrollees' dependents.

¹⁶ Data was provided by 12 of 12 of the reporting individual carriers.

¹⁷ Data was provided by 15 of 15 of the reporting individual carriers.

¹⁸ Data was provided by 21 of 23 of the reporting group carriers.

¹⁹ Data was provided by 19 of 19 of the reporting group carriers.

B. Types of Benefits Covered in Insured Dental Plans Offered in Massachusetts

The benefits covered under insured dental plan may cover the following common dental service categories:

- **Preventive** - dental exams, cleanings, x-rays, fluoride treatments, space maintainers, and dental sealants
- **Basic** - amalgam fillings, composite fillings, routine extractions, root canal treatment, and periodontal treatment such as scaling and root planning
- **Major** - crowns, bridgework, removable partial dentures, complete dentures
- **Orthodontia** - orthodontic treatment
- **Implants** - treatment for dental implants

Exhibit 5-A presents information about the proportion of Massachusetts-issued individually underwritten and group association/trust insured dental plans that cover the major dental service categories between 2012 and 2022.²⁰ While many of the benefits were covered at a similar level between 2012 and 2022, there was a significant increase in coverage for major and orthodontia benefits between these periods.

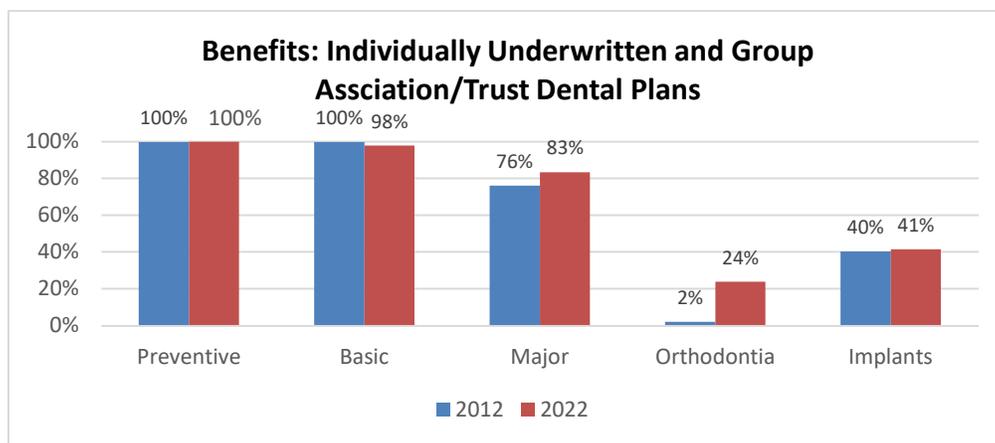


Exhibit 5-A

Exhibit 5-B presents information about the proportion of Massachusetts-issued individually underwritten and group association/trust insured dental plans that cover the major dental service categories between 2012 and 2022.²¹ While many of the benefits were covered at a similar level between 2012 and 2022, there was a significant increase in coverage for major and orthodontia benefits between these periods.

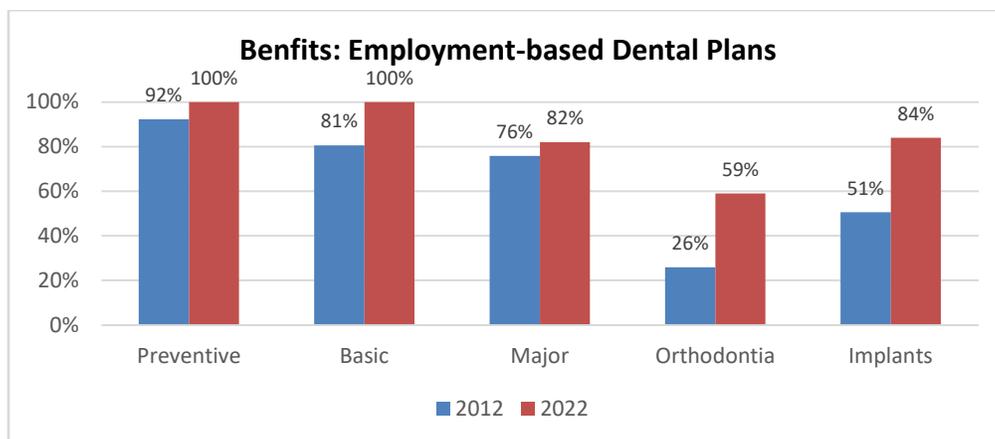


Exhibit 5-B

²⁰ Data was provided by 12 of 12 of the reporting individual carriers in 2012 and 13 of 15 of the reporting individual carriers in 2022.

²¹ Data was provided by 17 of 23 of the reporting group carriers in 2012 and 18 of 19 of the reporting group carriers in 2022.

C. Deductible Levels

Exhibit 6-A presents the proportion of Massachusetts-issued individually underwritten and group association/trust insured dental plans according to certain deductible levels, among plans that were issued in 2012 and 2022.²²

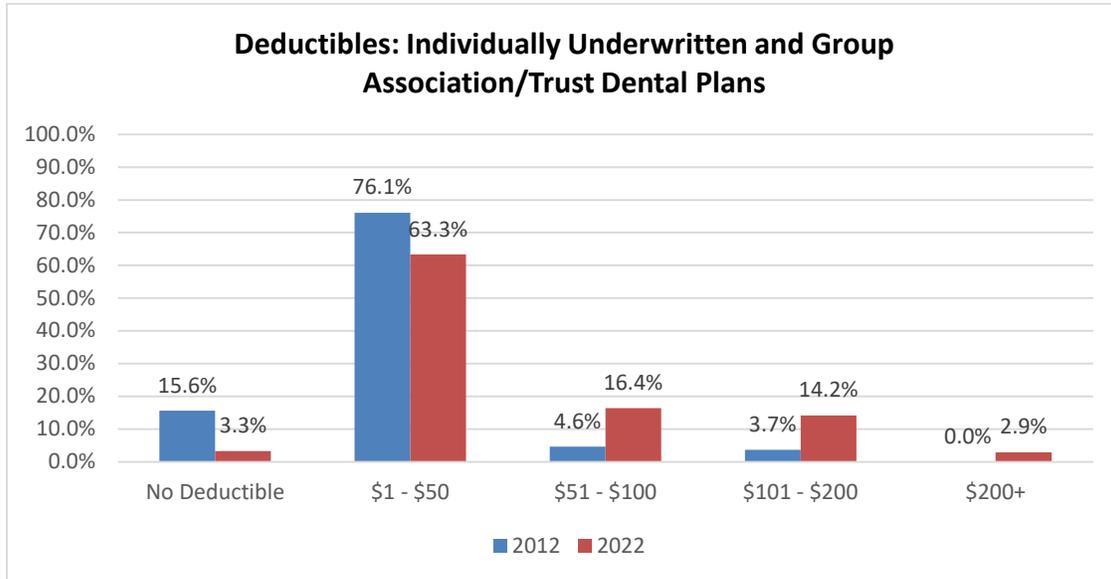


Exhibit 6-A

Exhibit 6-B presents the proportion of Massachusetts-issued employment-based group plans, issued in Massachusetts, according to certain deductibles levels, among plans that were issued in 2012 and 2022.²³

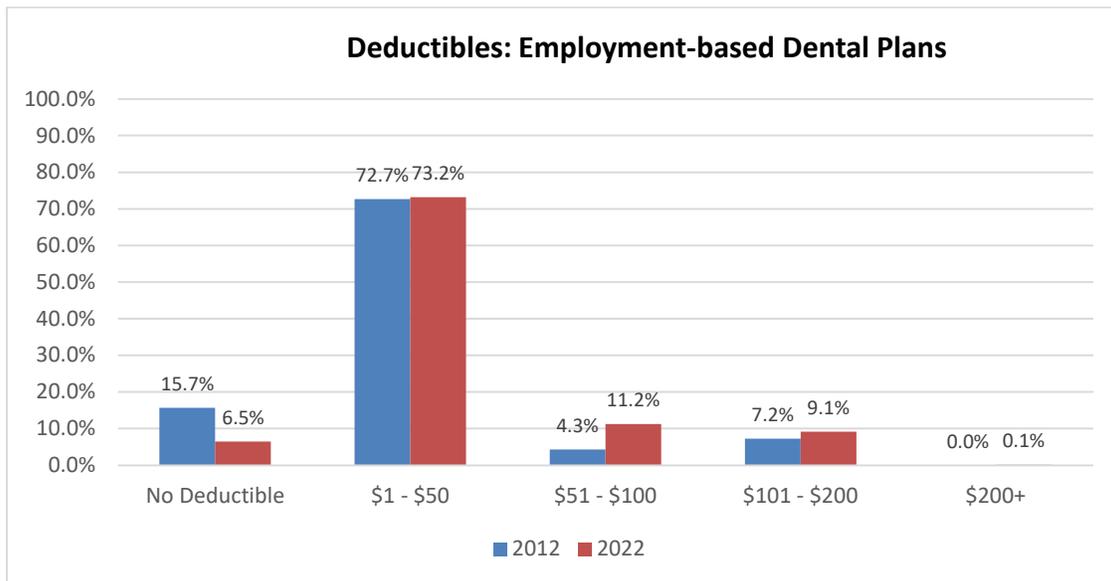


Exhibit 6-B

²² Data was provided by 12 of 12 of the reporting applicable individual carriers in 2012 and 13 of 15 of the reporting individual carriers in 2022.

²³ Data was provided by 17 of 23 of the reporting group carriers in 2012 and 18 of 19 of the reporting group carriers in 2022.

D. Annual Maximum Dental Benefit Limit

The annual maximum dental benefit limit is the maximum dollar amount of coverage for the cost of covered services.

Exhibit 7-A presents the proportion of Massachusetts-issued individually underwritten and group association/trust insured dental plans according to certain maximum benefit limit ranges, among plans that were issued in 2012 and 2022.²⁴

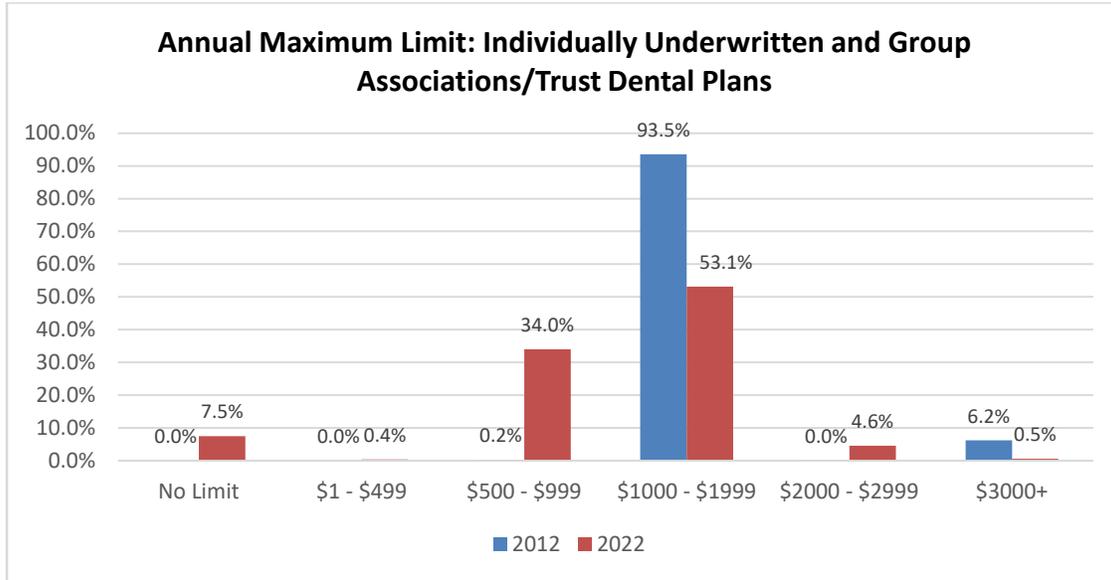


Exhibit 7-A

Exhibit 7-B presents the proportion of Massachusetts-issued employment-based group insured dental plans according to certain maximum benefit limit ranges, among plans that were issued in 2012 and 2022.²⁵

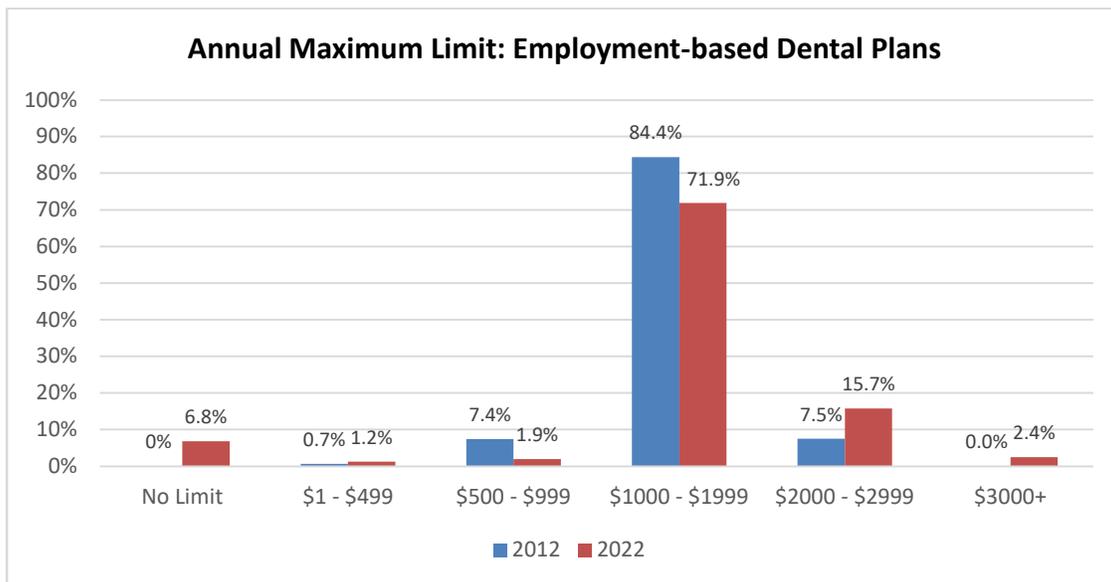


Exhibit 7-B

²⁴ Data was provided by 12 of 12 of the reporting individual carriers in 2012 and 13 of 15 of the reporting individual carriers in 2022.

²⁵ Data was provided by 17 of 23 of the reporting group carriers in 2012 and 18 of 19 of the reporting group carriers in 2022.

E. Annual Maximum Orthodontic Benefit Limit

The annual maximum orthodontic benefit limit is the maximum dollar amount of coverage for orthodontic services. Many plans have a maximum benefit specifically for orthodontic services.

Exhibit 8-A presents the proportion of Massachusetts-issued individually underwritten and group association/trust insured dental plans according to maximum orthodontic benefit limit ranges, among plans that were issued in 2012 and 2022.²⁶

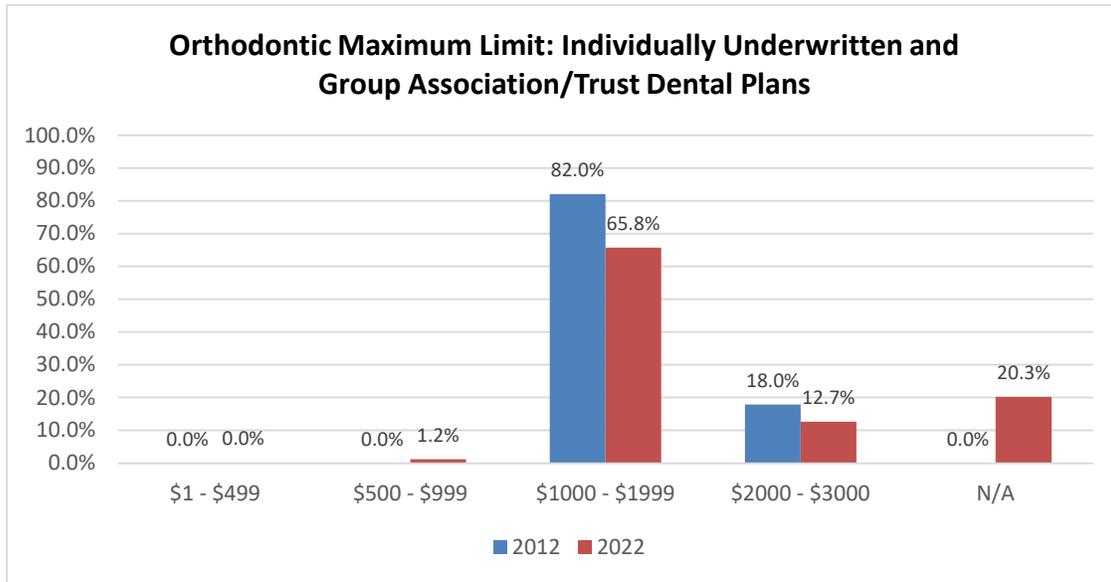


Exhibit 8-A

Exhibit 8-B presents the proportion of Massachusetts-issued employment-based dental plans according to maximum orthodontic benefit limit ranges, among plans that were issued in 2012 and 2022.²⁷

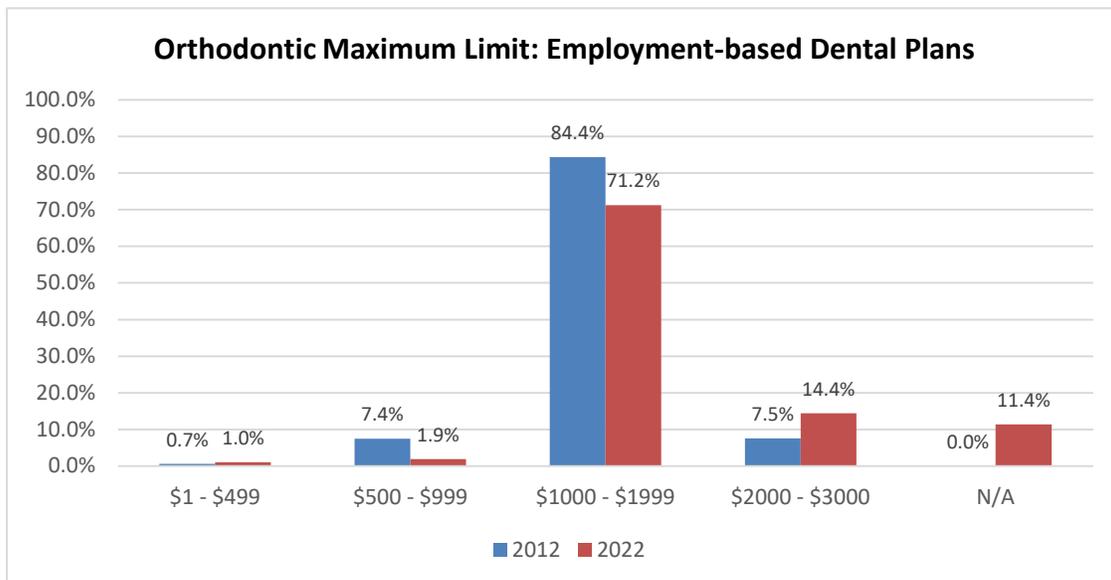


Exhibit 8-B

²⁶ Data was provided by 11 of 12 of the reporting individual carriers in 2012 and 13 of 15 of the reporting individual carriers in 2022.

²⁷ Data was provided by 17 of 23 of the reporting individual group carriers in 2012 and 18 of 19 of the reporting group carriers in 2022.

F. Annual Maximum Implant Benefit Limit

There were not any individual, group association/trust or employment-based group insured dental plans that reported a separate maximum limit for implant benefits.

G. Rollover of Benefits

A rollover of benefits options, if chosen by the policyholder, allows an insured to extend unused dental benefits into the coverage for the next benefit year.

Approximately 33% of those carriers who offered individually underwritten or group association/trust insured dental plans in Massachusetts in 2022²⁸ offer the policyholder the option to purchase a provision to rollover unused dental benefits from the current coverage period into a subsequent coverage period.

Of the dental carriers offering employment-based insured dental plans in Massachusetts, 73% of these carriers offering employment-based insured dental plans in Massachusetts, offer the policyholder the option to purchase a provision to rollover unused dental benefits from the current coverage period into a subsequent coverage period.

H. Child-Only Benefits

Child-only benefits may feature different coverage and cost-sharing arrangements than those of adult subscribers. In Massachusetts, 26.7%²⁹ of carriers offering individually or group association/trust insured dental plans offer specific child-only benefits available until age 19.

In Massachusetts, 21.2%³⁰ of carriers offering employment-based group insured dental plans offer specific child-only benefits available until age 19.

I. Limitations and Exclusions

Individually Underwritten and Group Association/Trust Plans

In Massachusetts, 20%³¹ of the carriers offering individually underwritten or group association/trust insured dental products reported including a pre-existing condition provision that limits treatment in a newly issued insured dental plan for a condition that existed prior to the dental coverage beginning.

Many of the reporting carriers also have provisions that limit or exclude specific conditions/treatments, including the following:

- 80% limit or exclude treatment of temporomandibular joint pain;
- 33% limit or exclude care associated with self-inflicted injuries;
- 93% limit or exclude cosmetic surgeries or treatments;
- 60% limit or exclude general anesthesia; and
- 60% limit or exclude dental care associated with birth defects or congenital malformations.

²⁸ Data was provided by 9 of 12 of the reporting individual carriers and 15 of 19 of the reporting group carriers for 2022.

²⁹ Data was provided by 9 of 12 of the reporting individual carriers for 2022.

³⁰ Data was provided by 15 of 19 of the reporting group carriers for 2022.

³¹ Data was provided by 12 of 12 of the reporting individual carriers for 2022.

Employment-Based Group Plans

In Massachusetts, 25%³² of carriers offering employment-based group insured dental products reported including a pre-existing condition provision that limits treatment in a newly issued insured dental plan for a condition that existed prior to the dental coverage beginning.

Many of the reporting carriers have provisions that limit or exclude specific conditions/treatments, including the following:

- 93.7% limit or exclude treatment of temporomandibular joint pain;
- 50.0% limit or exclude care associated with self-inflicted injuries;
- 100.0% limit or exclude cosmetic surgeries or treatments;
- 68.8% limit or exclude general anesthesia; and
- 50.0% limit or exclude dental care associated with birth defects or congenital malformations.

³² Data was provided by 16 of 19 of the reporting group carriers for 2022.

VI. MARKETING PRACTICES

All dental insurance carriers operating in Massachusetts are required to comply with all relevant marketing and advertising requirements of the Massachusetts law and regulation.³³

A. Length of time in Market³⁴

Carriers reporting their 2022 experience indicated when they began to participate in Massachusetts' insured dental market:

INDIVIDUAL AND GROUP ASSOCIATION/ TRUST MARKET		EMPLOYMENT-BASED GROUP MARKET	
<u>Date</u>	<u>Carriers</u>	<u>Date</u>	<u>Carriers</u>
< 1991	5	< 1991	8
1991 – 2000	0	1991 – 2000	3
2001 – 2005	1	2001 – 2005	2
2006 – 2010	3	2006 – 2010	1
> 2010	6	> 2010	5

B. States Where Marketed

The following indicates the number of states that were reported by carriers:

<u>Individual and Group Assoc/Trust³⁵</u>	<u>Group³⁶</u>	
10	11	Number of carriers writing insured dental plans in all 50 states;
0	4	Number of carriers writing insured dental plans in 26-49 states;
0	1	Number of carriers writing insured dental plans in 11-25 states;
0	0	Number of carriers writing insured dental plans in 2-10 states; and
5	3	Number of carriers only writing insured dental plans in Massachusetts.

C. Methods of Marketing Products

Among those marketing insured dental plans to Massachusetts residents in 2022, carriers reported using the following sales channels:

<u>Individual and Group Assoc/Trust³⁷</u>	<u>Group³⁸</u>	
11	15	Number of carriers using independent producers for marketing;
3	2	Number of carriers using captive agents for marketing;
9	5	Number of carriers using direct marketing;
6	3	Number of carriers using carrier websites to market products; and
2	2	Number of carriers using the Massachusetts Health Connector.

³³ Regulation 211 CMR 40.00 (“Marketing of Insured Health Plans”) outlines required standards that apply to the marketing of insured accident and sickness plans. Carriers are also subject to the requirements of M.G.L. c. 176D where appropriate.

³⁴ Information is based on the earliest date that a carrier initially began marketing nationally or in Massachusetts.

³⁵ Data was provided by 15 of 15 of the reporting carriers.

³⁶ Data was provided by 22 of 22 of the reporting carriers.

³⁷ Data was provided by 15 of 15 of the reporting carriers.

³⁸ Data was provided by 22 of 22 of the reporting carriers.

D. Commission Levels

According to responding companies, for 2022, carriers reported paying the following commission levels when insured dental products were marketed in Massachusetts:

<u>Individual and</u> <u>Group</u>		
<u>Assoc/Trust</u> ³⁹	<u>Group</u> ⁴⁰	<u>Percentage of Paid Premium</u>
1	6	1 % - 5%
4	11	5% - 10%
7	0	10% - 25%
1	0	25% - 50%
2	3	N/A or Missing

E. Networks⁴¹

For carriers offering individually underwritten or group association/trust insured dental plans:

- 80% offer at least one open-network product (where benefits are available and at comparable benefit levels from all licensed dentists).
- 100% offer at least one PPO product (where benefits are available both from in-network and out-of-network dentists, but the benefits are higher if a patient receives care from an in-network dentist); and
- 20% offer at least one closed-network product (where benefits are only available from an in-network dentist).

For carriers offering employment-based insured dental plans,

- 79% offer at least one open network product;
- 100% offer at least one PPO product; and
- 21% offer at least one closed-network product.

³⁹ Data was provided by 15 of 15 of the reporting carriers.

⁴⁰ Data was provided by 22 of 22 of the reporting carriers.

⁴¹ Data was provided by 24 of 24 of the reporting carriers.

APPENDIX A

GLOSSARY OF COMMON DENTAL INSURANCE TERMINOLOGY

Annual Maximum Dental Benefit Limit – The benefit limit on a dental plan’s coverage for the cost of dental services.

Annual Maximum Implant Benefit Limit - The benefit limit on a dental plan’s coverage for the cost of implant services each year.

Annual Maximum Orthodontic Benefit Limit - The benefit limit on a dental plan’s coverage for the cost of orthodontic services each year.

Average Annual Premium - The average premium paid annually per enrollee. This information is collected by dividing the total premium dollars by the average number of enrollees per year.

Basic Services - Less invasive services to treat oral health issues such as amalgam fillings, composite fillings, routine extractions, root canal treatment, and periodontal treatment such as scaling and root planning.

Co-Insurance – A dental plan cost-sharing feature that represents a percentage of the cost of covered services that a member pays after the annual maximum deductible has been reached.

Copayment (Co-Pay) – A dental plan cost-sharing feature that represents a fixed dollar amount that a member pays for a dental care service according to the plan benefits.

Deductible - The amount specified in a deductible that a member is to pay for covered services before the dental insurance carrier begins to pay for covered services.

Employment-Based Insured Group Dental Plan – A dental plan that is purchased by an employer or union. Employees are offered the opportunity to enroll in the group plan to cover the employee and the employee’s dependents for dental care services.

Group Association Insured Dental Plan – A dental plan that is purchased by an association or trust. Association or trust members are offered to enroll in the group plan to cover the association or trust members and their eligible dependents for dental care services.

Implants – A dental treatment option to place a metal post in the mouth to replace the root portion of a missing tooth.

Individual Insured Dental Plan – An insured dental plan purchased by a consumer to cover the consumer and the consumer’s eligible dependents for dental care services.

Insured Dental Plan – A policy, contract, certificate, or agreement of insurance entered, offered, or issued by a dental carrier to provide, deliver, arrange for, pay for, or reimburse the costs of covered dental care services in return for the payment of a dental premium.

Major Services - Invasive treatment options to correct oral health issues such as crowns, bridgework, removable partial dentures, and complete dentures.

Orthodontia - Treatment to realign and straighten teeth to improve mouth structure and bite, including orthodontic treatment.

Premium – The amount paid from the subscriber to the insurer periodically to cover the risk of covered dental services.

Preventive Services - Services that help prevent and detect oral health issues, including services such as dental exams, cleanings, x-rays, fluoride treatments, space maintainers, and dental sealants.

Rollover Benefits – A provision that enables a patient to utilize any unused allotted maximum annual benefits in the following benefit year.

Stand-Alone Dental Coverage - A type of dental plan that is not part of a health plan and must be purchased separately.

Waiting Period - The period after an individual's coverage takes effect before benefits become available.

APPENDIX B
**LIST OF INSURANCE CARRIERS RESPONDING TO THE 2012
EXAMINATION**

Altus Dental Insurance Company, Inc.
Aetna Life Insurance Company
American Family Life Assurance Company of Columbus
American General Life Insurance Company
Ameritas Life Insurance Corp.
Blue Cross and Blue Shield of Massachusetts, Inc.
Central United Life Insurance Company
CIGNA Life and Health Insurance Company
Companion Life Insurance Company
Connecticut General Life Insurance Company
Dearborn National Life Insurance Company
Dental Service of Massachusetts, Inc., d/b/a Delta Dental of Massachusetts
Dentegra Insurance Company of New England
Fidelity Security Life Insurance Company
First Health Life & Health Insurance Company
First Rehabilitation Life Insurance Co. of America (The)
Guardian Life Insurance Company of America
Humana Dental Insurance Company
John Alden Life Insurance Company
Kansas City Life Insurance Company
Lincoln National Life Insurance Company (The)
Madison National Life Insurance Company, Inc.
Mega Life and Health Insurance Company (The)
Metropolitan Life Insurance Company
Mid-West National Life Insurance Company of Tennessee
Mutual of Omaha Insurance Company
National Guardian Life Insurance Company
Nationwide Life Insurance Company
Pan-American Life Insurance Company
Physicians Mutual Insurance Company
Principal Life Insurance Company
Prudential Insurance Company of America (The)
Reliance Standard Life Insurance Corp.
Renaissance Life & Health Insurance Co. of America
Standard Insurance Company
Sun Life and Health Insurance Company
Sun Life Assurance Company of Canada
Time Insurance Company
Transamerica Life Insurance Company
UniCare Life & Health Insurance Company
Union Security Insurance Company
United Concordia Insurance Company
UnitedHealthcare Insurance Company
United of Omaha Life Insurance Company

APPENDIX C
**LIST OF INSURANCE CARRIERS RESPONDING TO THE 2022
EXAMINATION**

Aetna Life Insurance Company
Altus Dental Insurance Company, Inc.
American Family Life Assurance Company of Columbus
Ameritas Life Insurance Corp.
Blue Cross and Blue Shield of Massachusetts, Inc.
The Chesapeake Life Insurance Company
CIGNA Health and Life Insurance Company
Colonial Life & Accident Insurance Company
Dearborn National Life Insurance Company
Dental Service of Massachusetts, Inc., d/b/a Delta Dental of Massachusetts
Dentegra Insurance Company of New England
DSM Massachusetts Insurance Company, Inc.
Guardian Life Insurance Company of America
Humana Insurance Company
Lincoln National Life Insurance Company
Metropolitan Life Insurance Company
Mid-West National Life Insurance Company of Tennessee
National Health Insurance Company
Principal Life Insurance Company
Reliance Standard Life Insurance Company
Renaissance Life & Health Insurance Co. of America
Standard Insurance Company
Starmount Insurance Company
Sun Life Assurance Company of Canada
United Concordia Insurance Company
United of Omaha Life Insurance Company
UnitedHealthcare Insurance Company
Union Security Insurance Company