Delta Dental of Kansas (DDKS) groups choose between two ways to fund their dental benefits:

**Fully-Insured (Risk) or Self-Funded (ASC)**

- **Patient A’s employer has chosen a Fully-Insured Plan.**
  - Employer A pays DDKS a monthly premium.
  - DDKS pays the claim.
  - DDKS administers the claim for Employer B.

- **Patient B’s employer has chosen a Self-Funded Plan.**
  - Employer B funds the claim payment and pays DDKS a monthly administration fee.

**31% of DDKS’ book of business is Fully-Insured plans**

**69% of DDKS’ book of business is Self-Funded plans**