



FOR IMMEDIATE RELEASE

Nippon Life Benefits Launches Expanded Dental Product
*Enhanced Offering Delivers More Providers, Attractive Discounts,
Greater Flexibility and Plan Customization*

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NEW YORK – Oct. 21, 2009 – Nippon Life Benefits, a leading provider of employee benefits, today announced a major expansion of its dental product.

“Our expanded dental product is another terrific reason to choose Nippon Life Benefits,” said Chief Executive Officer and President Akira Hosoda. “Our dental product now provides greater value to large and small employers by offering an expanded network, better pricing and more flexibility to design programs to fit a specific need. Our new dental product is delivered with the same level of exceptional service that is consistent with our Japanese tradition of caring and respecting each individual.”

Nippon Life Benefits is the U.S. subsidiary of Nippon Life Insurance Company, one of the world’s largest mutual life insurance companies. Nippon Life Benefits offers health, dental, and other group insurance solutions to companies in the U.S. and is rated A- (Excellent) by AM Best for financial strength in 2009.

“Nippon Life Benefits understands the enormous pressure on employers to manage and contain the soaring cost of healthcare,” said Chief Operating Officer Jerry Patterson. “Our new dental plans are designed not only to help companies meet a specific price point, but also deliver a comprehensive package of dental benefits that helps attract and retain the talented employees they need to succeed.”

Dental is an increasingly important benefit to employers. Dental coverage is the second most requested benefit after medical, according to the [U.S. Surgeon General](#). Good dental care also plays a role in good overall health. Studies show a clear link between oral health and overall health. According to the [American Dental Hygienists’ Association](#), every \$1 spent on preventive dental care saves \$8 to \$50 in future treatments.

A Choice of Four Plans

Nippon Life Benefits is offering a choice of four dental programs: Premium Plus, Premium, Advantage and Basic. Larger employers can customize a plan that best fits their needs, and have the option of either a voluntary or contributory plan. A rollover benefit is available, with a full range of deductibles, co-insurance and maximums. Multi-product discounts are also available.

“Dental plans from Nippon Life Benefits stretch benefit dollars, while offering comprehensive coverage delivered with personalized service and care that is the tradition of our company,” Patterson said. “Expanded dental coverage from Nippon Life Benefits is an excellent choice for companies that want value, quality and outstanding care.”

About Nippon Life Benefits

Nippon Life Benefits offers high-quality employee benefits to small- and medium-sized companies that value and respect their employees and invest in them accordingly. The company’s group insurance programs provide medical, life, dental, disability, vision and prescription drug benefits. Nippon Life Benefits offer multilingual customer support in Japanese and Spanish in addition to English. Headquartered in New York, Nippon Life Benefits is the marketing brand of Nippon Life Insurance Company of America and was rated “A-” (Excellent) from A.M. Best in 2009. Nippon Life Benefits has regional offices in New York, Atlanta, Chicago and Los Angeles. For information about Nippon Life Benefits, call 1.800.937.6542, or visit <http://www.nipponlifebenefits.com>.

Media Contact

Greg Berardi, Blue Marlin Partners, 415.239.7826, greg@bluemarlinpartners.com.

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