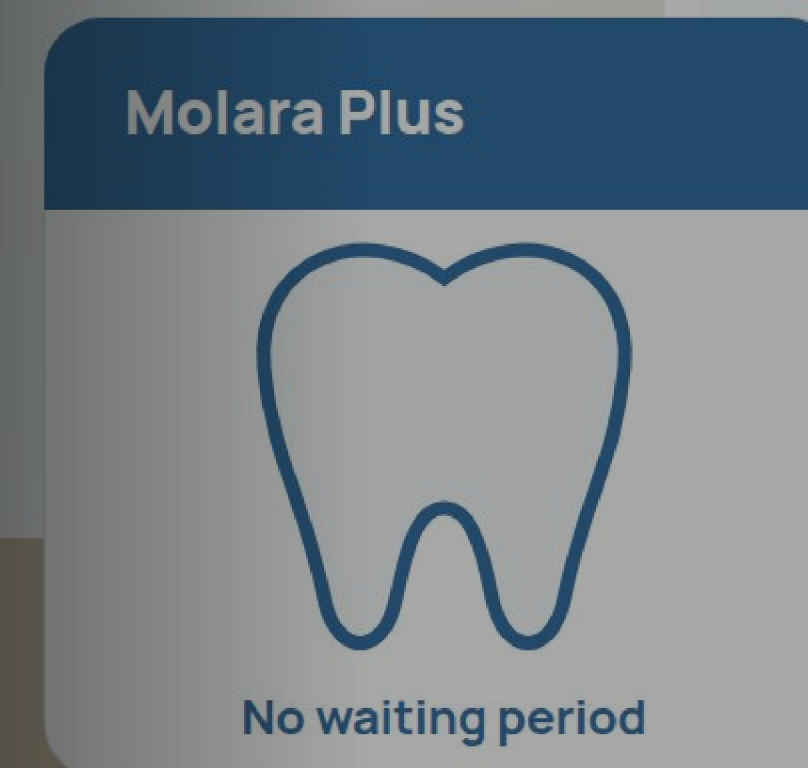


Pricing test: dental plan, USA

Which monthly premium keeps Purchase Signals stable and brings the highest premium volume?

Sample report · fictional data · Decision: Pricing · Industry: Insurance · Market: USA · Google Search · June 1 to 14, 2026



Contents of this readout

03

Research questions

04

Executive Summary

05

Methodology and test set-up

09

Demand per premium

14

Economic evaluation

17

Conclusions and decisions

At what monthly premium can the new plan launch without losing demand?

LEAD QUESTION

Which monthly premium keeps Purchase Signals stable and brings the highest premium volume?

Veltmar is planning a new stand-alone dental plan for people without employer dental coverage: implants and crowns covered with no waiting period, enrolled directly online.

The pricing model supports premiums between \$19.99 and \$29.99. What is open is where Purchase Signals tip over in a search environment where cheaper plans are one click away.

RQ 1

Price threshold

Where do Purchase Signals tip over between \$19.99, \$24.99 and \$29.99?

RQ 2

Price step

Does the step from \$19.99 to \$24.99 cost Purchase Signals?

RQ 3

Premium volume

Which premium brings the most annual premium volume per 1,000 visitors?

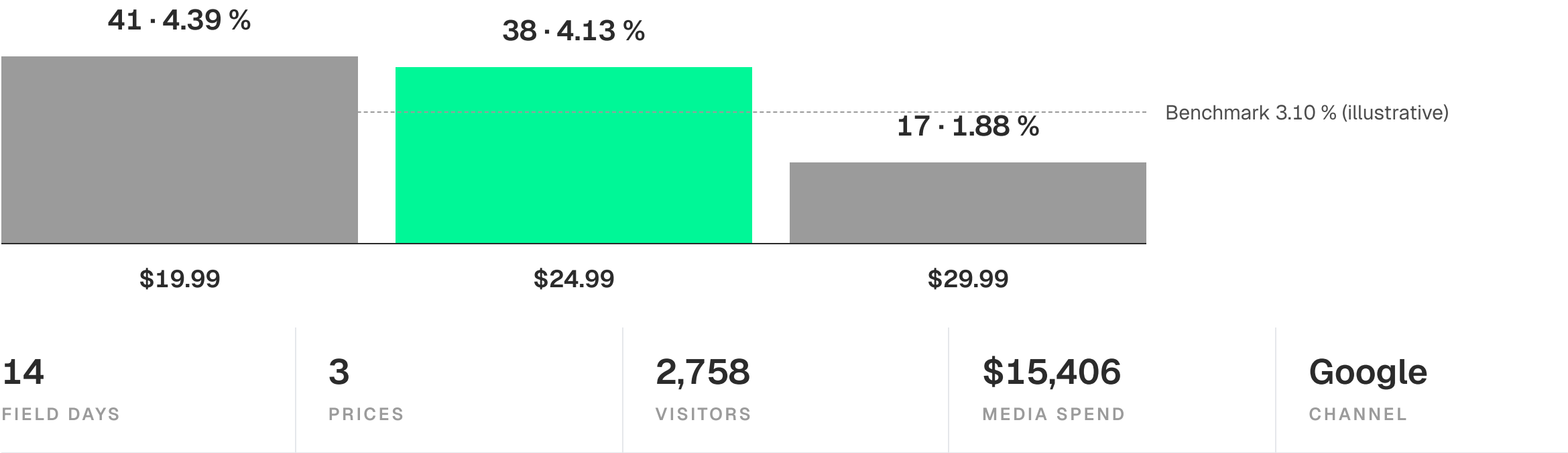
\$24.99 costs no demand, \$29.99 halves it.

With identical plan, page and keywords, 44 of 1,000 visitors want to enroll at \$19.99, 41 at \$24.99 and 19 at \$29.99. The core benefit carries \$5 more per month without measurable loss; only above the mid-twenties does the cheaper comparison win in the search environment.

WHAT THE DATA SUGGESTS

- 01 Launch at \$24.99 per month.
- 02 Do not introduce \$29.99.
- 03 Clarify in a benefit test which component carries the premium.

PURCHASE SIGNALS (CTA “ENROLL ONLINE”) PER PREMIUM · SHARE OF LANDING-PAGE VISITORS · SCALE 0–6 %



-54 %

Fewer Purchase Signals at \$29.99 than at \$24.99
17 of 903 visitors versus 38 of 921

SCOPE OF THE TEST

United States · June 1 to 14, 2026 · Google Search without brand keywords · endpoint Purchase Signal with visible premium

KEEP IN MIND

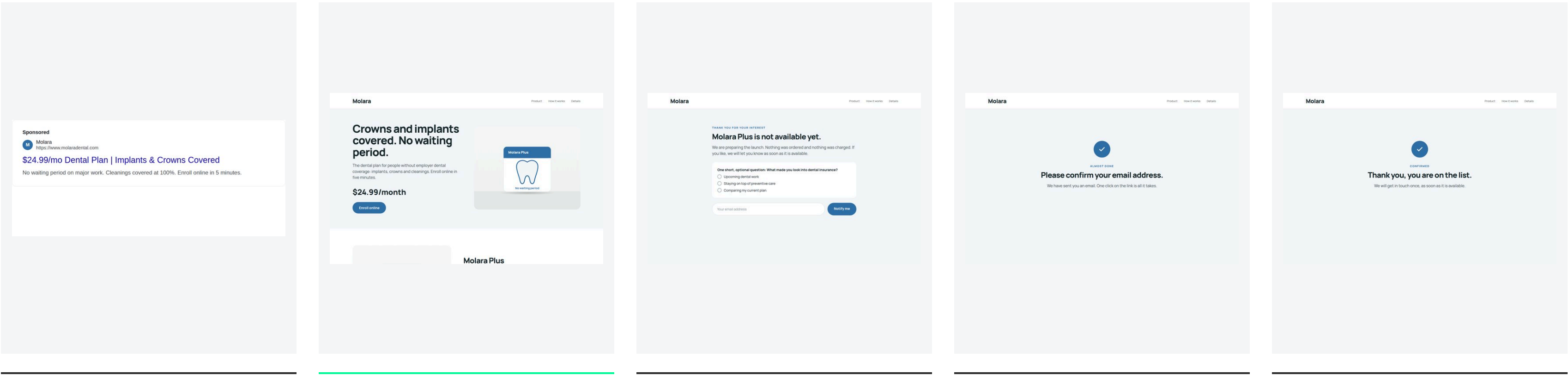
The rates are conservative: they measure the spontaneous Purchase Signal without retargeting and under the unknown brand Molara. Both lower the rates of all three prices equally.

We measure the Purchase Signal with a visible premium, not opinion.

	Ad	Search ad showing the variant's premium.	INTEREST AT THE STATED PRICE
	Landing page PRIMARY ENDPOINT	Premium visible, click on “Enroll online”.	PURCHASE SIGNAL
	Resolution	“Not available yet” notice, email for a notification.	OPT-IN · SINGLE
	Confirmation	Double opt-in by email.	OPT-IN · DOUBLE

Single-stage test: premium and enrollment button sit directly on the landing page. Consumers decide as in a real online enrollment, without knowing that they are taking part in a test.

The journey ends honestly: not available, then notification.



STEP 01

Search ad
Google ad showing the variant's premium.

STEP 02 · ENDPOINT

Landing page
Premium visible, CTA “Enroll online”.

STEP 03

Resolution
“Not available yet”, optional question, email.

STEP 04

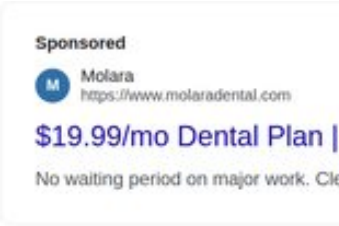
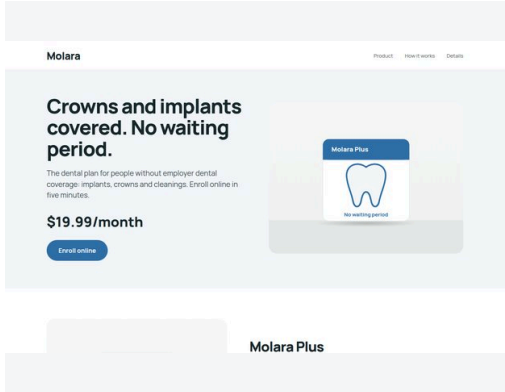
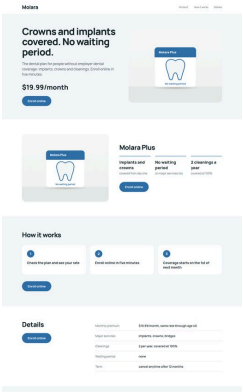
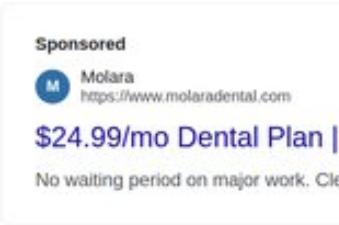
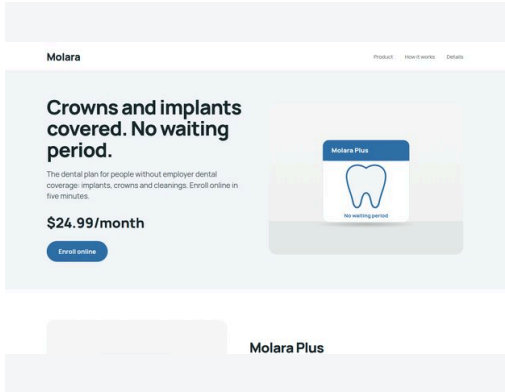
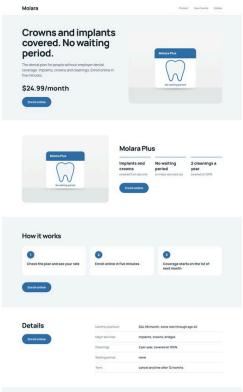
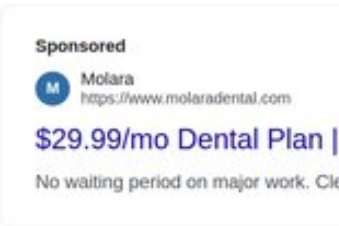
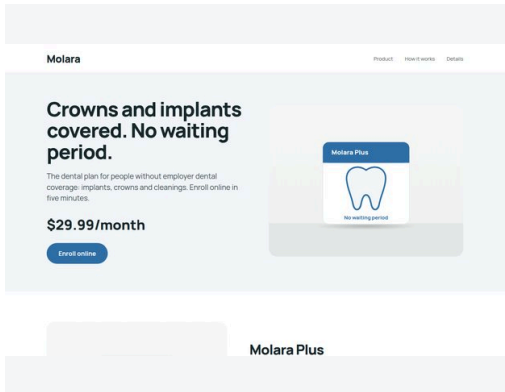
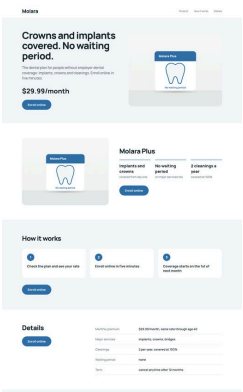
Confirm
Please confirm email address.

STEP 05

Confirmed
Signed up for the notification.

The premium already appears in the ad and on the landing page. From step 3 the journey is identical for all three prices; shown here for \$24.99.

Three prices, everything else equal.

VARIANT	AD	LANDING PAGE	FULL LANDING PAGE	ISOLATED VARIABLE
				Molar Plus with implants and crowns covered, no waiting period, 2 cleanings a year at 100 %. Premium \$19.99 per month, visible in ad and page.
				Identical plan, premium \$24.99 per month. Compared with the entry point, only the number in ad and page changes.
				Identical plan, premium \$29.99 per month, the upper end of the pricing model.

- VARIABLE ISOLATION
- Benefits: implants and crowns, no waiting period, 2 cleanings a year in all arms.
 - Page structure: same sections, order and length, five CTAs on the landing page.
 - Visuals: same image and layout, only the premium changes.
 - Brand: MVP brand Molar in all arms, no Veltmar branding.
 - Budget and keywords: same split, identical keywords and bids, same time window.

The pages show the set-up per price; the journey from the resolution onwards is identical for all three prices.

Searchers with intent, without brand keywords.

FRAME	
MARKET	 United States
CHANNEL	Google Search · English
KEYWORD THEMES	dental insurance, dental plan no waiting period, implant coverage, individual dental plan
MATCH TYPE	Phrase · exact
CAMPAIGNS	one per price
EXCLUSIONS	brands, comparison sites, free, Medicaid

WHO WE REACHED

- Adults in the United States actively searching for a dental plan of their own, often without employer dental coverage and with upcoming dental work in mind.
- The same keywords and bids for all three prices. Any difference in demand comes from the premium, not from who saw the ad.
- Brand keywords are excluded so that well-known carriers do not push willingness to pay upwards. We measure the open search market.
- 63,070 impressions and 2,997 clicks; the click-through rate of 4.75 % is above the illustrative benchmark of 4.20 %.

Demand per premium.

Where Purchase Signals tip over, what the step to \$24.99 costs and what premium volume follows.

2,758 visitors carry the comparison of the three premiums.

HOW TO READ THIS Columns are the three prices in ascending order. Percentages refer to the unique landing-page visitors of each price. The framed row is the primary endpoint; grey marks stages below 30 signals per arm.

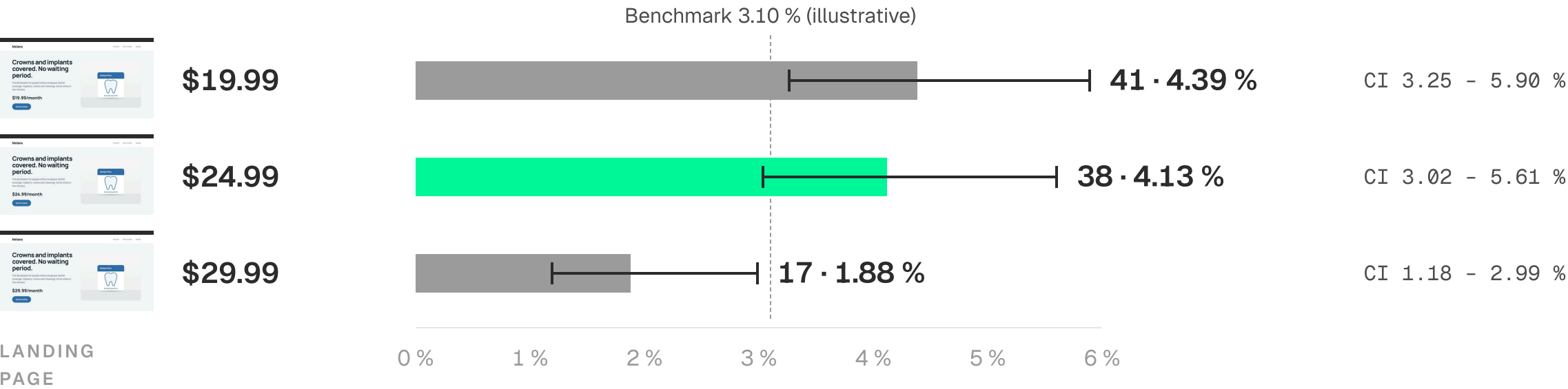
	\$19.99	\$24.99	\$29.99	
MEDIA SPEND	\$5,114.88	\$5,133.12	\$5,157.76	
IMPRESSIONS	19,843	20,750	22,477	
CLICKS · CTR	1,012 5.10 %	996 4.80 %	989 4.40 %	
CPC	\$5.05	\$5.15	\$5.22	
LANDING-PAGE VISITORS (UNIQUE)	934	921	903	
PURCHASE SIGNAL · CTA	4.39 % 41 Purchase Signals	4.13 % 38 Purchase Signals	1.88 % 17 Purchase Signals	← PRIMARY ENDPOINT
OPT-IN · SINGLE	13 1.39 %	12 1.30 %	6 0.66 %	
OPT-IN · DOUBLE	8 0.86 %	8 0.87 %	4 0.44 %	
COST PER PURCHASE SIGNAL	\$124.75	\$135.08	\$303.40	

Rate = count ÷ unique landing-page visitors of the arm. Data source: Google Ads and Horizon dashboard, as of June 15, 2026. CTR falls with the price in the ad; the rate per visitor measures the decision after the click.

Purchase Signals tip over between \$24.99 and \$29.99.

Question: Where do Purchase Signals tip over between \$19.99, \$24.99 and \$29.99?

PURCHASE SIGNALS PER PREMIUM · SHARE OF LANDING-PAGE VISITORS · SCALE 0–6 % · WHISKER IS THE 95 % INTERVAL



EXPLANATION Of 1,000 visitors, 41 want to enroll at \$24.99, 19 at \$29.99: 54 % fewer. (Denominator: landing-page visitors)

Purchase Signal = clicks on “Enroll online” with visible premium ÷ unique landing-page visitors. Illustrative benchmark: insurance, Google, US, MVP brand, rough fit.

The core benefit carries a premium up to the mid-twenties. Above that, the plan loses more than half of those ready to enroll to the cheaper comparison in the search environment.

- The threshold lies between the tested prices; whether it sits closer to \$24.99 or to \$29.99, this test does not show.
- In search, cheaper plans are one click away; above the threshold, consumers move on to the comparison.
- P(best): \$19.99 61.0 % · \$24.99 39.0 % · \$29.99 below 0.1 %. The statistics do not support a winner between the two lower prices, but they do support the threshold.

STATISTICS

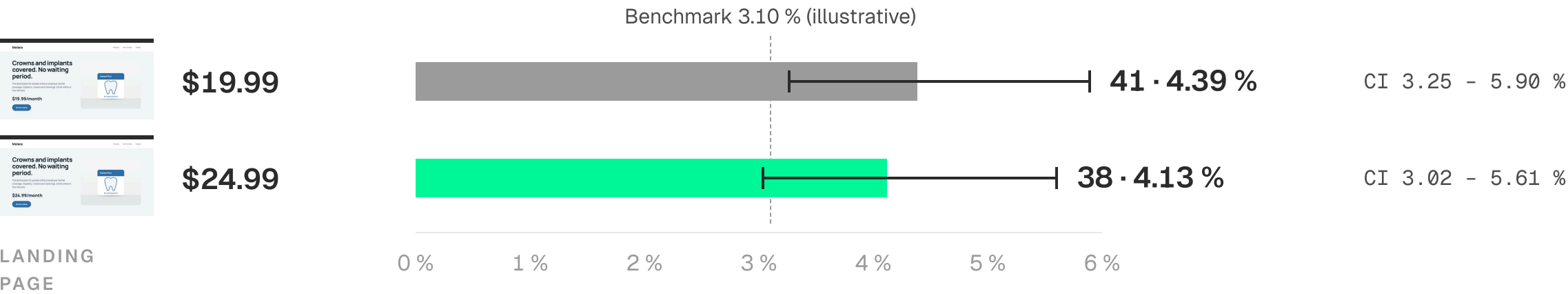
CONFIRMED

z-test, Bonferroni-corrected, threshold 0.0167 · p = 0.0051 · -2.2 pp, 95 % interval -3.9 to -0.7, intervals do not overlap.

The step from \$19.99 to \$24.99 costs no measurable demand.

Question: Does the step from \$19.99 to \$24.99 cost Purchase Signals?

PURCHASE SIGNALS AT \$19.99 AND \$24.99 · SHARE OF LANDING-PAGE VISITORS · SCALE 0–6 % · WHISKER IS THE 95 % INTERVAL



Only difference: \$5 more monthly premium in ad and page.

EXPLANATION Of 1,000 visitors, 44 want to enroll at \$19.99, 41 at \$24.99. (Denominator: landing-page visitors)

Purchase Signal as defined on the RQ 1 slide.

Searchers value the core benefit at \$5 more per month without Purchase Signals dropping measurably. \$19.99 gives away premium.

- Implant and crown coverage with no waiting period carries the premium; the lower price point wins no additional Purchase Signals.
- Difference -0.3 pp, 95 % interval -2.1 to +1.6: no proven loss, a small decline remains possible.
- What counts for the pricing model: at equal demand, the premium per policy is 25 % higher.

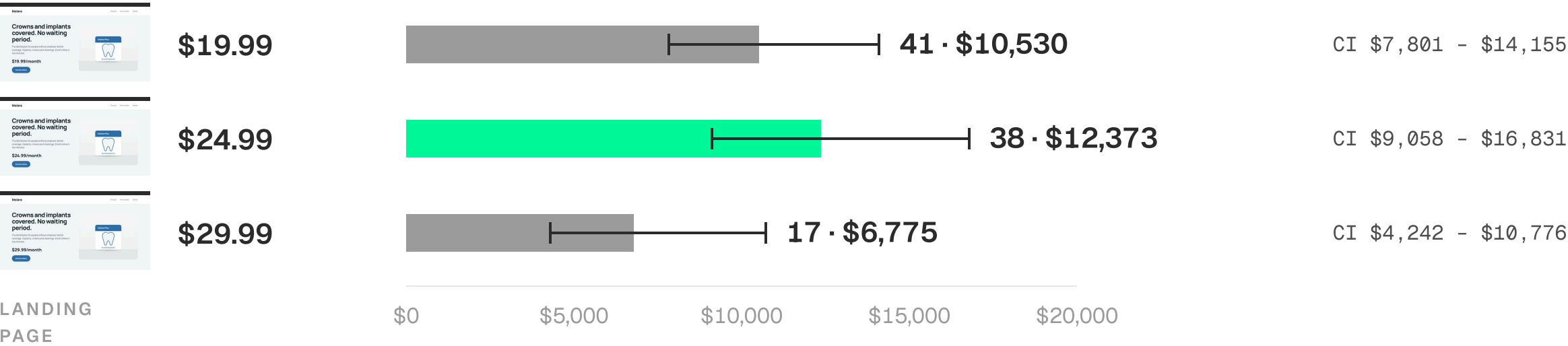
STATISTICS — NO DIFFERENCE

z-test, Bonferroni-corrected, threshold 0.0167 · p = 0.78 · intervals overlap.

In premium volume, \$19.99 and \$24.99 are level, \$29.99 tends to fall behind.

Question: Which premium brings the most annual premium volume per 1,000 visitors?

ANNUAL PREMIUM PER 1,000 LANDING-PAGE VISITORS · SCALE \$0–20,000 · WHISKER IS THE 95 % INTERVAL



Calculation: Purchase Signals per 1,000 visitors × monthly premium × 12; the number before the dot is the count of Purchase Signals. A potential based on measured intent, not booked revenue.

EXPLANATION Arithmetically, 1,000 visitors bring \$12,373 in annual premium at \$24.99, \$10,530 at \$19.99 and \$6,775 at \$29.99.

Annual premium = monthly premium × 12. The calculation uses the rates from RQ 1 and RQ 2 and so inherits their uncertainty; the volume has its own z-test.

\$24.99 is the better choice
because the higher price costs
no measurable demand, not
because it brings measurably
more volume.

- Compared with \$19.99, volume is around 18 % higher; the interval of the difference includes zero.
- \$29.99 loses so much demand that volume falls 45 % below \$24.99: a direction, not proven after correction.
- Lapse rates and contribution margins per policy sit with Veltmar and belong in the final calculation.

STATISTICS — NO DIFFERENCE

z-test on volume, threshold 0.0167 · vs. \$19.99 p = 0.47 · vs. \$29.99 p = 0.03, direction, not proof.

Cost of a Purchase Signal.

What a Purchase Signal costs in this test and which values Veltmar adds before it becomes a business case.

A Purchase Signal costs \$135.08 at \$24.99 and 2.2 times as much at \$29.99.

Question: What does a Purchase Signal cost per price at equal media budget?

COST PER PURCHASE SIGNAL · MEDIA SPEND ÷ PURCHASE SIGNALS · SCALE \$0–600 · LOWER IS BETTER · WHISKER IS THE 95 % INTERVAL



Equal media budget per arm (\$5,115 to \$5,158), same run time, keywords and bids.

EXPLANATION \$1,000 of media spend yields around 7 Purchase Signals at \$24.99 and around 3 at \$29.99. (Denominator: media spend)

Cost per Purchase Signal = media spend of the arm ÷ Purchase Signals; interval via the Poisson distribution of the count. CPC benchmark \$5.60 (illustrative).

Acquisition costs follow demand: up to \$24.99 they stay stable, above that they double.

- Cost per click is almost identical across all campaigns (\$5.05 to \$5.22); the difference arises after the click.
- The higher premium at \$29.99 first has to recoup the doubled acquisition costs.
- Measured at \$15,405.76 media spend over 14 days. Click prices rise with volume; the values are a lower-bound orientation, not a planning value.

STATISTICS LIKELY WINNER

Ranking supported by the z-test of the rates at almost equal spend (\$29.99 vs. \$24.99: p = 0.0051); the cost intervals just touch. \$19.99 and \$24.99 are level.

What the plan at \$24.99 must achieve economically.

HOW TO READ THIS One row is measured in this test, the highlighted one; the annual premium follows from the tested price. Every other row is a Veltmar value; the green fields are filled in together after the readout.

LINE	BASIS	\$24.99	\$19.99 (REFERENCE)
Annual premium per policy	Monthly premium × 12, per test design	\$299.88	\$239.88
Cost per Purchase Signal	Measured by Horizon in this test	\$135.08	\$124.75
Conversion into policies	Share of Purchase Signals that become an issued policy, from first- or third-party data	X %	X %
Customer acquisition cost	Cost per Purchase Signal ÷ conversion	\$X	\$X
Loss ratio	Expected claims for major services and cleanings ÷ premium	X %	X %
Administration and distribution	Cost per policy and year	\$X	\$X
Contribution margin per policy	Annual premium minus claims minus administration and distribution	\$X	\$X
Acquisition payback	Customer acquisition cost ÷ contribution margin per year	X years	X years

THESE VALUES COME FROM VELTMAR

- Conversion from Purchase Signal to policy for comparable online plans.
- Expected loss ratio of the new plan.
- Administration and distribution costs per policy.
- Lapse rate in the first 24 months.
- Period within which acquiring a policy must pay off.

Cost per Purchase Signal has to be discounted with first- or third-party data before it is used as customer acquisition cost. The lapse rate shortens the period over which acquisition pays off.

Conclusions and decisions.

What the test answers, what it makes decidable and what it leaves open.

\$24.99 is the launch premium: same demand, higher premium.

RQ 1 · PRICE THRESHOLD

Confirmed. Purchase Signals tip over between \$24.99 and \$29.99.

- At \$29.99, 54 % fewer Purchase Signals than at \$24.99; the intervals do not overlap.
- Above the threshold, the cheaper comparison wins in the search environment.

RQ 2 · PRICE STEP

No difference. The step to \$24.99 costs no measurable demand.

- Level with \$19.99; a small decline remains possible within the interval.
- 25 % more premium per policy at equal demand.

RQ 3 · PREMIUM VOLUME

No difference. \$19.99 and \$24.99 are level in volume.

- \$29.99 falls behind, as a direction, not as proof.
- Lapse rates and contribution margins decide the final calculation.

The core benefit carries a premium up to the mid-twenties: **\$24.99** is the launch premium; which component carries it is the next open question.

The test supports three decisions.

— DECIDABLE NOW

PRICE

Launch at \$24.99 per month.

Evidence: no measurable loss versus \$19.99, 25 % more premium per policy.

PRICE

Do not introduce \$29.99.

Evidence: 54 % fewer Purchase Signals than at \$24.99, confirmed.

CALCULATION

Plan with \$60 extra premium per policy and year.

Evidence: price difference × 12 at equal Purchase Signals.

— NOT DECIDABLE YET

PRICE

The exact threshold between \$24.99 and \$29.99.

Three price points were tested, no values in between.

BENEFITS

Which component carries the premium.

The plan was tested as a package.

BRAND AND CHANNEL

Effect of the Veltmar brand, brokers and employer benefits.

Measured under an MVP brand in Google Search.

For the pricing decision: The launch premium can be set now: 38 versus 41 Purchase Signals with no proven difference, 17 at \$29.99 with non-overlapping intervals. The exact threshold cannot be set yet; it needs intermediate prices.

Next, a benefit test clarifies which component carries the premium.

WHERE THIS TEST ENDS

The price question is answered for the plan as a package. Which benefit carries the \$24.99 and exactly where the threshold lies between \$24.99 and \$29.99 remain open.

POSSIBLE NEXT TEST

Test 2 · Benefit component at \$24.99

Three variants at the same premium, the only difference being the benefit component. This shows which component lifts Purchase Signals and whether it justifies a higher premium; the worksheet on slide 16 thus gets its benefit assumptions per component.

Today's plan at \$24.99 runs again in the next test as the anchor. Rates from different tests are not directly comparable because time period and auction environment differ.

SET-UP OF THE NEXT TEST

— Arm A

Anchor · \$24.99

— Arm B

Additional benefit

— Arm C

Additional benefit

LANDING PAGE

Today's core

LANDING PAGE

+ Component X

LANDING PAGE

+ Component Y

—

Varies between the arms: the benefit component in ad and page, nothing else.

Measure market success upfront, avoid bad investments.

On this basis you can decide which monthly premium the new plan launches at, once Veltmar's lapse rates, contribution margins and distribution strategy sit alongside.

CONTACT

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Backup.

All tests at a glance, with the pages of the three prices.

TESTS AT A GLANCE

COMPARISON	DIFFERENCE	95 % INTERVAL	P
Purchase Signal · \$24.99 vs. \$19.99	−0.3 pp	−2.1 to +1.6	0.78
Purchase Signal · \$29.99 vs. \$24.99	−2.2 pp	−3.9 to −0.7	0.0051
Purchase Signal · \$29.99 vs. \$19.99	−2.5 pp	−4.2 to −0.9	0.0021
Volume per 1,000 · \$24.99 vs. \$19.99	+\$1,843	−\$3,134 to +\$6,820	0.47
Volume per 1,000 · \$24.99 vs. \$29.99	+\$5,598	+\$596 to +\$10,599	0.03

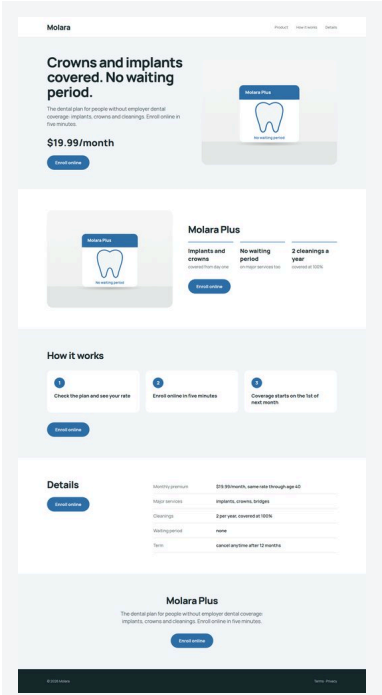
Chi² Purchase Signal 10.30 (df 2, p = 0.0058). P(best): \$19.99 61.0 % · \$24.99 39.0 % · \$29.99 below 0.1 %.

METHOD

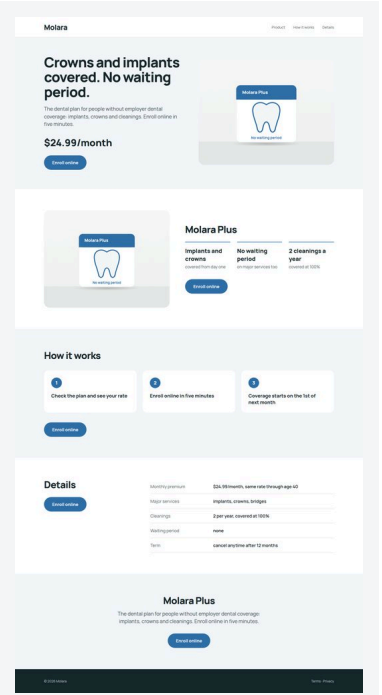
Chi-square across three arms, pairwise z-tests, Bonferroni-corrected ($\alpha = 0.05$, threshold 0.0167). Bayesian Monte Carlo with Beta(1,1) prior, 400,000 draws. Wilson and Newcombe intervals.

TERMS

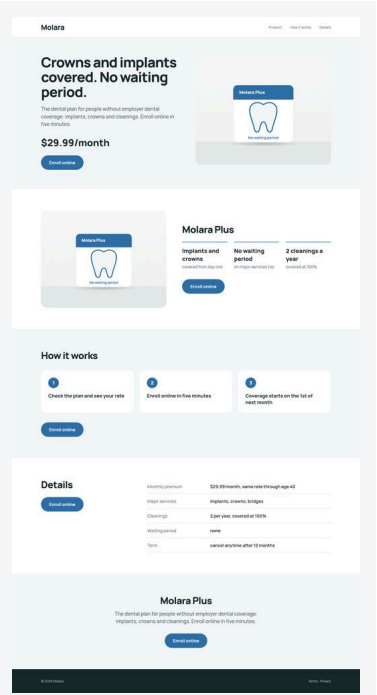
CTA call to action · **CTR** click-through rate · **CPC** cost per click · **LP** landing page · **MVP brand** brand built for the test · **pp** percentage points · **P(best)** probability of being the best price · **DOI** double opt-in · **Purchase Signal** click on “Enroll online” with visible premium



\$19.99



\$24.99



\$29.99