

DELTA DENTAL OF MINNESOTA
**BROKER
UPDATE**

INSIDE

A Brand New Look

Welcoming
A Familiar Face
Back To The
Delta Dental
ConnectSM Team

Delta Dental
Sponsors
Symposium On
Dental-Medical
Connection

TRANSLATING SUCCESS IN 2005 INTO A GREAT START FOR 2006

By almost any measure, Delta Dental® of Minnesota had a very successful 2005. We finished the year renewing more than 98 percent of our existing groups. Large group and broker survey results, which we shared with you in our fall newsletter, pointed to better than 97 percent satisfaction.

Momentum has carried forward with a fantastic start to 2006. We hit a record for the number of large groups sold effective Jan. 1, and likewise, our small group business has exceeded our year-to-date objectives and plans. **This is a testament to the work you're doing.** We want to thank you for making us your top choice for dental benefits.

We realize you're turning to us for a number of important reasons:

- **For many brokers, it's because of our strong products and solutions.** As you'll learn in this issue of BrokerUpdate, we're working hard to stay on the leading edge of dental trends and research into the connectivity between oral and general health – which leads to better products for you to bring to your clients.


- **For many brokers, it's because of access.** In Minnesota, you already know that Delta Dental has the largest networks. We're just as strong nationally, with more than four out of five dentists enlisted as part of Delta Dental's panel of dentists for its fee-for-service product. This gives our brokers a real advantage, especially when working with local groups that have covered lives outside the state.

Speaking of national strength, starting with this edition of BrokerUpdate, you'll see some brand and graphic design updates aimed at creating an even stronger,

national Delta Dental identity. These updates will not affect our products, benefits or services. But they do reinforce our brand in the market – and ultimately, that makes all of our jobs easier. The article on page 3 provides specific details.

- **For many brokers, it's because of service.** I already touched on the extremely positive satisfaction results from last year, but another important point to mention is that we're aligning resources to meet your needs. For small-group brokers who work with our Delta Dental ConnectSM team, we've added positions in Gilbert during the past year and also added Brandi Martin as our Broker and Small Group Market Specialist, based in our Eagan headquarters (a quick profile of Brandi follows on page 2).

In summary, we're doing everything we can to make it easy to do business with us. If there is anything we can improve upon to help you succeed, I would love to hear from you. Thank you, as always, for your business.



Chris Earl
Chief Sales Officer
Delta Dental of Minnesota

A FAMILIAR FACE IN A NEW ROLE – BRANDI MARTIN JOINS THE DELTA DENTAL CONNECTSM TEAM



Delta Dental Connect is welcoming a familiar face back to the team as our Broker and Small Group Market Specialist – Brandi Martin.

Many of our brokers have already worked with Brandi in some capacity at Delta Dental of Minnesota. She has been with us since 1999 in a variety of positions, including three years with Delta Dental Connect before her most recent position as a Sales and Implementation Coordinator for large group business.

Brandi's range of expertise will serve her – and you – particularly well. It includes a solid background in marketing and competitive market analysis, a thorough knowledge of implementing and supporting multi-state clients, and hands-on experience executing product roll-out strategies on a local and national basis.

In her new role, Brandi is available for in-person meetings in the Twin Cities and statewide to support small-group brokers and their pooled groups of five to 199 employees, specifically for:

- implementation meetings
- open enrollment meetings
- health fairs
- demonstrations of our broker rate calculator

To schedule a meeting with Brandi, or for any of your small-group needs, please contact Delta Dental Connect directly at 651-406-5920 or toll-free at 1-800-906-5250.

DAVID ANDERSON INDUCTED INTO DELTA DENTAL PLANS ASSOCIATION SALES HALL OF FAME

Delta Dental of Minnesota is proud to recognize David Anderson, senior sales executive, for his induction into the Delta Dental Plans Association (DDPA) national Sales Hall of Fame. Induction into the Hall of Fame requires sustained sales excellence on a national level.

“We congratulate Dave for achieving this selection after

eight years of dedicated, executive sales success,” said Chris Earl, chief sales officer for Delta Dental of Minnesota. “He is the second fastest sales executive in company history to achieve this level of recognition.”

Anderson's achievements will be recognized in May at the DDPA 2006 Tactical Sales Conference.



“Dave is the second fastest sales executive in company history to achieve this level of recognition.”

POOLED GROUP QUOTES IN A SNAP (ACTUALLY A CLICK)

Need a quote for your pooled groups of 5-199? Visit our Web site (www.deltadentalmn.org) and take advantage of our online broker rate calculator to easily generate your quotes in less than two minutes.

If you haven't used the online quoting system or simply can't remember your password – no problem! Just call Delta Dental Connect at 651-406-5920 or 1-800-906-5250 to get your password.



DELTA DENTAL OF MINNESOTA CONSIDERS ADDITIONAL DENTAL COVERAGE FOR MOTHERS-TO-BE, PENDING STUDY RESULTS

Delta Dental of Minnesota is closely following key studies funded by the National Institute of Dental and Craniofacial Research (NIDCR), based in Washington, D.C., that examine periodontal disease in pregnant women and the incidence of preterm birth.

The NIDCR-funded research involves two independent studies, including a total of 2,600 pregnant women, seeking to determine if treatment for periodontal disease during pregnancy can reduce the incidence of preterm births. Results of one of the studies is expected later this year.

If a causal relationship is proven, Delta Dental would add specific types of dental coverage for mothers-to-be, at no additional cost.

“There is a growing body of evidence that suggests a link between an individual’s oral health and overall health – specifically in this instance an association between periodontal disease and preterm babies,” said Dr. Richard Hastreiter, dental director and vice president of oral health analytics at Delta Dental of Minnesota.

“Research is being conducted to determine if there is a cause-and-effect relationship between these two conditions.”



Hastreiter explains that if the NIDCR-funded studies indicate proactive periodontal care is effective in reducing the incidence of preterm birth (in tandem with other strategies), it will not only be a substantial breakthrough that benefits the baby’s health, but will also be a cost-effective approach to helping solve a problem with significant health and financial consequences.

“We believe it is our corporate responsibility to continually monitor the most recent scientific studies to ensure Minnesotans have access to appropriate dental benefits based on cutting-edge research,” he said.

Babies who are born preterm can face enormous health-related challenges. According to the March of Dimes, it is estimated that approximately 12 percent of all babies born in the United States are born preterm. The cost of care for preterm babies to U.S. businesses averages \$41,610 vs. \$2,830 for a healthy, full-term baby, amounting to several billion dollars a year, according to the March of Dimes.

A BRAND NEW LOOK

You may have noticed the new look of this newsletter. As we incorporate Delta Dental Plans Association’s (DDPA) new national brand guidelines throughout the year, you’ll start seeing some graphic design updates to our letterhead, brochures, EOBs, Web site and more.

DDPA has revitalized the brand to develop a stronger national identity with all the Delta Dental state plans. These updates will not affect our products, benefits or services.

As part of this enhancement, our visual identity is revitalized with a new logo, new colors and other graphic changes. This includes updating our organization name and network names to reinforce the Delta Dental brand.

Current Name	Updated Name
Delta Dental® Plan of Minnesota	Delta Dental® of Minnesota
DeltaConnect SM Broker and Small Group Support Services Team	Delta Dental Connect SM Broker and Small Group Support Services Team
DeltaPremier® and DeltaPremier® USA	Delta Dental Premier®
DeltaPreferred Option® and DeltaPreferred Option® USA	Delta Dental PPO®

To ensure minimum confusion for brokers and groups, we’ll use transitional language (where appropriate) that lists the former names as we incorporate the new names. Please feel free to contact the Delta Dental Connect team if you have any questions.

DELTA DENTAL SPONSORS SYMPOSIUM

Delta Dental of Minnesota sponsored “The Latest in Understanding the Dental-Medical Connection” business symposium at the 35th Annual American Association of Dental Research Conference, held March 9, in Orlando, Florida.

The symposium brought together leading research experts from across the United States to present the current status of research on the relationship between oral disease and major medical conditions, such as cardiovascular disease, stroke, respiratory illness, diabetes and pregnancy.

“Delta Dental of Minnesota is pleased to be at the forefront of cutting-edge research, and how it affects our mission to provide members with top-quality dental benefit plans,” said Dr. Sheila Riggs, Delta Dental of Minnesota president and CEO.

Delta Dental Presents Study Findings

In fact, Delta Dental of Minnesota recently completed a study regarding the trends and cost comparisons associated with treating a severely damaged or lost tooth. Findings were presented at the symposium.

The study revealed the average initial cost of implants with crowns and associated procedures was the most expensive (\$3,255), followed by three-unit bridges and associated procedures (\$2,410) and root canals with crowns and associated procedures (\$1,591). The study also uncovered a significant increase in the use of implants with crowns, a significant decrease in the use of three-unit bridges and no significant change in the use of root canals with crowns.

“It is our understanding that this research is the first to explore these important issues,” said Dr. Richard Hastreiter, co-author of the study. “Because dental implants are a hot topic in dentistry today, these results generated significant interest from dentists and industry analysts when we recently presented our findings at the conference. This kind of information simply hasn’t been previously available.”

Dr. Richard Hastreiter, dental director and vice president of oral health analytics at Delta Dental, and **Dr. Peilei Jiang**, director of oral health analytics at Delta Dental, completed the study by using data from dental claims submitted by Minnesota dentists for services provided to commercially insured patients from 1997 through 2004.

BrokerUpdate is published for participating brokers. Article ideas and questions from readers are welcome. **Publisher:** Delta Dental of Minnesota. **Send questions or comments to:** Brian Huss, Manager, Marketing Communications, Delta Dental of Minnesota, 3560 Delta Dental Drive, Eagan, MN 55122, E-mail: bhuss@deltadentalmn.org.

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www.deltadentalmn.org

Delta Dental of Minnesota
3560 Delta Dental Drive
Eagan, MN 55122-3166

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