

DELTA DENTAL OF MINNESOTA  
**BROKER  
UPDATE****INSIDE**

From Sale To  
Successful  
Implementation

Measuring  
Network Value

**DEMONSTRATING AND  
DELIVERING REAL VALUE IN A  
COMPETITIVE MARKETPLACE**

Today's dental benefits marketplace is more competitive than ever. And I'm not just talking about direct competition from other carriers. When you factor in the state of the overall economy and the trickle-down effect it has on group benefits, it's clear that we all have our work cut out for us for the remainder of the year and beyond.

It's at times like these where value takes center stage.

From our perspective – and your perspective as our distribution partners – a focus on value positions us well for success, even in a competitive marketplace. That's because Delta Dental of Minnesota's competitive advantages deliver real value.

**Translating competitive advantages into value**

- *Our networks provide a sustainable, competitive advantage and drive value for groups and members.* You already know that Delta Dental Premier® is the largest network in the state and across the country. It's not just the size of the network that delivers value for groups and their employees. The true value of our networks stems from significant utilization within the Delta Dental Premier and Delta Dental PPO<sup>SM</sup> networks combined with the discounts we're able to negotiate with dentists.

Competitors simply can't match this network formula for delivering value to clients across the state, from Blue Earth to Warroad, Marshall to Duluth, and throughout the Twin Cities metro area.

- *Beyond our networks, we add value through our nearly 40 years of expertise in dental benefits management.* This includes keeping rates consistent and stable, containing claim costs and operational expenses, paying claims accurately and in a timely manner, resolving issues quickly when they arise, gauging satisfaction and making improvements based on the results.

Frankly, our performance is a competitive advantage that works in your favor. When you place a client with Delta Dental of Minnesota, you can count on them receiving measurably excellent service and outstanding value for their benefits dollar. And when you place a client with us, you know they're in great hands right from the start, beginning with the implementation process.

As our distribution partners, please let us know if there are additional things we can do to deliver value to you and your groups. In the current economy and benefits environment, we know we have to be creative. As always, we remain dedicated to earning and keeping your business. Thank you for working with us!



Chris Earl  
Chief Sales Officer  
Delta Dental of Minnesota



# FROM SALE TO SUCCESSFUL IMPLEMENTATION

## *Delta Dental's personal service facilitates seamless group set-up*

Although the steps differ depending on client size, the goal is the same: To get your groups up and running with their dental benefits as quickly and efficiently as possible.

We make implementation a smooth process by carefully coordinating all the details that go into group set-up. Here's an overview, both for your large-group and community-rated clients.

### **Implementation overview for large-group clients**

After the sale, your client's file is assigned to Sarah Michaels or Ruth Sykora, our dedicated implementation coordinators. They follow-up by sending your client a welcome letter and a summary of the implementation process – and also request a conference call or meeting to review the documents necessary to complete group set-up. Sarah and Ruth also are available to assist with open enrollment meetings upon request.

Based on complete documentation, we load benefits into our database and generate the ID cards, Summary Plan Descriptions (SPDs) and the contract. Our customer service team has immediate access to the information to respond to benefit questions.

Once set-up is complete, we assign one of our 17 account managers and one of our five account coordinators as personal contacts for all of your group's ongoing needs. The account manager follows up directly with a phone call to your client to make introductions and to discuss how they can help your client get the most from their dental benefits plan.

### **Implementation overview for community-rated clients**

After the sale, you or your group reviews and completes the Master Application – as part of this document, you'll notice a Submission Requirement Checklist, which serves as a helpful resource to walk you through all the information needed to submit a new pooled group.

Then, you or your group submits the Master Application, enrollment forms for all eligible employees and a check for the first month's premium. One of our seven Delta Dental Connect representatives immediately goes to work, reviewing submitted documentation and ensuring the group meets participation and underwriting guidelines for the selected product.

With pre-underwriting complete, the Delta Dental Connect representative sends the file to underwriting. Once approved, we e-mail you and your group to confirm the group number and date of approval. Shortly thereafter, we mail a Welcome Kit to the client, including the contract, SPDs and ID cards.

Typically, with complete documentation, the entire set-up process from pre-underwriting to receipt of the Welcome Kit takes only five to seven business days.

### **Employer Services Line – Group Administrator and Broker Helpline**

Dedicated service doesn't stop after the implementation process. For questions about benefits, eligibility or claims, you and your clients can call our Employer Services line at **651-994-5300** locally or **1-866-318-9449** toll-free. Select "Option 4" for the Group Administrator and Broker Helpline.

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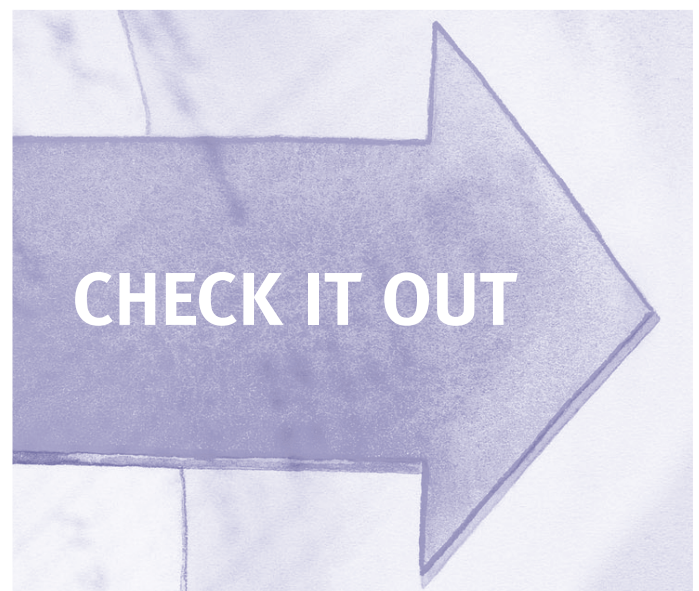
## MEASURING NETWORK VALUE

For brokers and clients alike, evaluating provider networks on a consistent scale to arrive at a fair value comparison can prove complicated. Some networks boast larger numbers of dentists; some feature broader discounts. Some talk about dentists in terms of access points; some talk about unique dentists.

Delta Dental of Minnesota defines network value not solely by the size of the provider panel, but also by the increased opportunity to access in-network providers. Combining in-network utilization with maximum provider discounts allows clients to better gauge the value their network provides.

Using this simple formula, it's easy to see that competitors' networks can't stack up to the value delivered through the Delta Dental PPO and Delta Dental Premier networks. That's because our networks:

- are the largest nationwide.
- have the highest percentage of utilization in-network.
- deliver the strongest overall discounts.



# SETTING HIGH BENCHMARKS FOR PERFORMANCE AND SERVICE

Many carriers talk a good game when it comes to serving you and your groups – but at Delta Dental of Minnesota, our results demonstrate it’s more than just lip service.

There are many reasons to work with us, but we’re consistently told it’s our reliable performance and service that truly set us apart. As a result, when you place a client with us, they remain a client for the long-term.

## Ratings

Continuing along the theme of “long-term,” independent assessments of our financial strength and stability demonstrate that we’re in a great position to fulfill our claims obligations both today and in the future. Not all carriers retain the same high standards for financial ratings. It is, however, a measurement on which all carriers should be evaluated and compared. We remain among the highest rated dental plans in the country. For nine consecutive years, A.M. Best has rated us “A” (Excellent).

## Customer Service

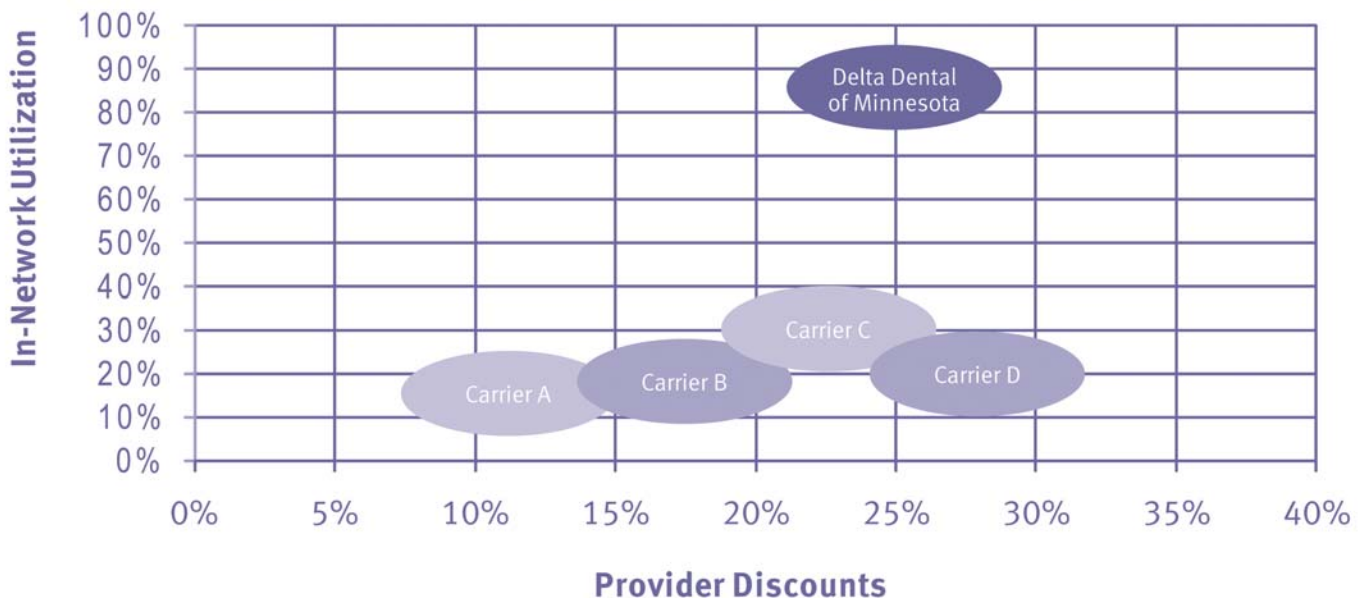
We’re always looking for ways to improve our service and to deliver additional value. Survey feedback indicates:

- 96% of subscribers were satisfied with the service we provided.
- Approximately 97% of brokers were satisfied with our day-to-day dental plan administration.
- 97% of individually rated groups were satisfied with our day-to-day dental plan administration.
- Nearly 99% of individually rated groups were retained in 2007.

## Other notable statistics and performance indicators

Number of groups served	8,400
Members nationwide	3.4 million
New subscribers added (2007)	82,156
Percent of claims turned around in 10 business days	98%
Average number of days for claims turnaround	2.58
Claim processing accuracy	99%
Claim payment financial accuracy	99%
Phone response time	10 seconds on average
Claims processed (2007)	5.6 million

## Network Value = In-Network Utilization x Provider Discounts



The information in this chart is for illustrative purposes only. Actual utilization and discounts will vary from client to client.



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