

DELTA DENTAL OF MINNESOTA
**BROKER
UPDATE**

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**MAKING LIFE EASIER FOR YOU
AND YOUR CUSTOMERS**

I've talked a lot about consistency and stability in previous columns – and those points can't be overstated in the current market, especially as they relate to the overall value Delta Dental of Minnesota delivers every day to you and your clients.

Without focusing an entire column on current conditions, which we all know are unprecedented, I'd like to explore another component of "value" that shouldn't be overlooked today:

We provide value by making life easier for you and your groups.

There's real value in all the ways we make it easy for you and your clients to do business with Delta Dental. Essentially, it comes down to providing unmatched service, whether that means:

- paying nearly all claims in two business days, just one of many indicators of our operational expertise that allows groups (and brokers) to rest easy knowing we have all the important service details covered;
- providing the largest dentist network in the state and nation to eliminate hassles for groups and members;
- responding quickly to your request for a pooled-group proposal with a turnaround time of less than 24 hours;
- giving you the flexibility to run your own quote on our Web site anytime;
- having a local presence throughout the state and meeting you and your clients at their office for implementation or enrollment meetings; or
- simply keeping you informed about key topics and issues, both at Delta Dental and in the broader industry (which, of course, is the point of this newsletter).

You'll read more in this issue about how **our Delta Dental Connect team makes your life easier through the great work they do assisting brokers with pooled groups.** If you haven't already quoted a case through Delta Dental Connect, you're missing out on an amazing resource that's there exclusively to work with you during every stage of the pooled group sales process.

Delta Dental, as a brand, makes your job easier. According to a "Brand Awareness and Perception Survey" released by the Delta Dental Plans Association earlier this year, Delta Dental maintains powerful brand, reputation and competitive advantages over other dental benefit carriers with consumers, dentists, benefits decision makers and brokers. In other words, your groups and their members know us, respect us and request us, which makes the sales process so much easier.

Finally, **we're always looking for ways to enhance services.** For example, we're doubling the lead-time for pooled group renewal notifications from 45 days to 90 days to give you a longer window of time before renewal.

Are there other ways we can make your job easier? I'd love to hear from you. Thank you for your business and for partnering with us to bring dental benefits to more Minnesotans than any other carrier.



Chris Earl
Chief Sales Officer
Delta Dental of Minnesota



SETTING HIGH STANDARDS FOR SERVICE AND PERFORMANCE

Delta Dental of Minnesota continues to save you time and make life easier for you and your groups by providing excellent service. Here's a recap of our key performance metrics:

Ratings

For 10 consecutive years, A.M. Best has rated us "A" (Excellent). We remain among the highest rated dental plans in the country.

In the current economy, financial strength and stability can't be overstated and are definitely worth consideration when selecting a carrier. Not all carriers retain the same high standards for

financial ratings. These ratings are, however, a measurement on which all carriers should be evaluated and compared.

Customer Service

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

- 95% of subscribers were satisfied with the service we provided.
- Approximately 96% of brokers were satisfied with our day-to-day dental plan administration.
- 98% of individually rated groups were retained in 2008.

Other notable statistics and performance metrics

Percent of claims turned around in 10 business days –	99.35%
Average number of days for claims turnaround –	Less than 2 days
Claim processing accuracy –	99.79%
Claim payment financial accuracy –	99.88%
Average phone response time –	15 seconds
Claims processed (2008) –	5.8 million

COBRA PREMIUM SUBSIDY

Under the American Recovery and Reinvestment Act of 2009, certain individuals who are eligible for COBRA continuation health coverage, or similar coverage under state law, may receive a subsidy for 65% of the premium. These individuals are required to pay only 35% of the premium.

The subsidy applies to large group medical and dental plans covered by COBRA, federal and state government plans, and small employer plans of less than 20 full-time employees not subject to COBRA but addressed by comparable state continuation of coverage provisions for groups headquartered in Minnesota. If your group has any questions about whether the subsidy applies, they should check with the state Department of Insurance.

Learn more

- For more information about eligibility, duration and how Delta Dental of Minnesota will handle payments for group of 20 or more full-time employees and for groups of less than 20 full-time employees, please visit www.deltadentalmn.org and click the "Broker" link on the left side of the page.
- For complete information, groups should consult with their tax attorney or financial adviser and/or visit www.irs.gov. In the "Search" box, enter "COBRA Health Insurance Continuation Premium Subsidy."

DELTA DENTAL CONNECT – YOUR ONE-STOP SHOP FOR POOLED GROUP SALES AND SUPPORT

Group dental might be one of your primary focuses. Or maybe it's a complementary product, but not a core area of your business. Either way – whether you write a lot of dental or only a handful of groups each year – it pays to work with a carrier that's truly committed to personal service and simplifying life for you and your groups.

Without a doubt, one aspect of excellent service is overall operational performance, as our article on the previous page demonstrates. Equally important, though, is the one-on-one service you and your groups receive when selecting a plan and working through the implementation stages and renewal process in subsequent years. This is especially true if dental benefits isn't your primary specialty.

It's precisely why the Delta Dental Connect team can be an instrumental partner, seamlessly handling all of the steps to transition your clients from prospects to long-time satisfied customers.

Delta Dental Connect – our dedicated broker sales and support team

The Delta Dental Connect team is an exclusive service for you and your pooled groups of 5 to 199 eligible employees, not a general customer service line.

Think of it as your personal concierge service for pre- and post-sales support. Our team of experts can assist with:

- Answering questions about products.
- Clarifying participation guidelines.
- Running quotes on your behalf.
- Assisting with new business implementation.
- Facilitating a renewal.

From sale to successful implementation

You have complete flexibility to run your own quote on our Web site – www.deltadentalmn.org – or you can have Delta Dental Connect run quotes on your behalf.

After selecting a plan, you or your group submits the required documentation and payment. One of our eight Delta Dental Connect representatives immediately goes to work, reviewing submitted material 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. For January renewals, when our business doubles, group set-up may extend an extra day or two.

Simplifying renewals

When your groups are due for renewal, a member of the Delta Dental Connect team contacts you to make sure you've received notification and renewal rates. This notification time is increasing from 45 days prior to renewal to 90 days prior to renewal to make it easier for you and your groups, especially when simultaneously coordinating medical renewals.

Our representatives will find out if you need any supplies or benefit booklets and also determine if you'd like us to attend a benefits meeting. We're there for you to review product options and also to discuss renewal rates.

We're here to make your job easier

When you need a quote, have a question about our products or are working through a renewal, call us anytime Monday through Friday, from 8:00 a.m. to 5:00 p.m.

Toll-free: 1-800-906-5250

E-mail: deltadentalconnect@deltadentalmn.org

Inside the numbers – Delta Dental Connect

- **Number of Delta Dental Connect staff exclusively focused on meeting the needs of brokers and their pooled groups – 8**
- **Number of calls in the typical month – Between 800 and 1,000**
- **Average phone response time – 6 seconds or less with less than 3% abandonment**
- **Pooled group sales per month – Average about 70 for the months of February through December, and more than 150 for the month January**
- **Pooled groups retained – Approximately 97%**

POOLED GROUP RENEWAL NOTIFICATIONS TO ARRIVE 90 DAYS PRIOR TO RENEWAL

Delta Dental of Minnesota's pooled group renewal notification lead-time is doubling – increasing from 45 days prior to renewal to approximately 90 days prior to renewal.

This change is in response to brokers who have requested a longer window of time before renewal. We're listening to your feedback and appreciate your suggestions for how we can make your job easier.

In particular, the longer pooled group renewal notification window allows for more coordination time, especially in scenarios where medical renewals are involved.

- The longer lead-time for renewal notifications will be phased in starting with August renewals issued in June.

- September renewals will be targeted for notification by the end of June.
- October renewal notifications will be targeted for July.
- At that point, future renewals will be on schedule for notification approximately 90 days prior to renewal.

One other important note about renewals: For the past five years, the average rate increase for all Delta Dental of Minnesota commercial pooled products has been less than 4 percent a year – well below industry trend. We earn your clients' business; we don't "buy" their business only to shock them with a large rate increase at renewal. As a result, when you place a client with us, we make it easy to stay with us.

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