

NewsUpdate

Fall 2002

Delta Dental Offers Largest Networks in Minnesota and United States

Did you know? With nearly 83 percent of Minnesota licensed dentists and more than 131,000 dental offices participating nationwide, Delta Dental offers the largest dental networks in Minnesota and across the United States. Our contracts with dentists allow us to offer enhanced economic value to our group customers and ensure that patients who receive services from Delta Dental participating dentists are never balance billed — which means that participating dentists cannot charge members for the difference between their fees and



Delta's contracted reimbursement. What does this mean? Simply put, *Delta Dental's access + savings = the best managed dental care values in the market.*

83% of Minnesota licensed dentists participate in Delta Dental networks.



Continued on page 2 ...

Web Site Moves...

Delta Dental Plan of Minnesota belongs to an association of 37 independent Delta Dental plans nationwide. To avoid confusion between our Web site and the Web sites of other Delta Dental plans, we have added an "mn" to our address. We can now be found at www.deltadentalmn.org.

The change affects groups and subscribers in the following way:

Accessing Web site: Many of you have recently visited our Web site and noted that you are now forwarded to www.deltadentalmn.org. If you haven't done so already, now is an excellent time to adjust your bookmarks or

"Favorites" to reflect the change. Our Web site offers an interactive dentist search, claims look-up, eligibility inquiry, and a variety of oral health articles and links.

Emailing your Delta Dental contacts: The change to our Web site URL has also necessitated *Continued on page 2 ...*

Inside

News & Information for Our Group Administrators from Delta Dental Plan of Minnesota

HIPAA Update

Survey Results



New Group Administrator/ Broker Helpline

Is Bottled Water Shortchanging Your Health?



International Emergency Dental Care and More...



Largest Network continued...

Minnesota

DeltaPremier® — Minnesota's Largest Dental Network

DeltaPremier® (also known as the "Minnesota State participating" or "PAR" network) is our largest fee-for-service network, with almost 4,000 access points. Delta Dental negotiates dentists' fees based on usual, customary and reasonable (UCR) fee criteria to contain costs.

DeltaPremier plans offer:

- The largest dental network in Minnesota, with national capacity (see DeltaUSA, below).
- A variety of plan design options that lower the plan member's out-of-pocket costs when care is received from a DeltaPremier Network dentist.

- Freedom for members to choose any licensed dentist. Services rendered by non-Delta Dental Network dentists are covered at the same benefit level as those rendered by DeltaPremier Network participating dentists. However, because non-Delta Dental Network dentists are not under contractual obligation, they may balance bill members for the difference between their actual charge and the amount reimbursed under the member's dental benefit plan.

DeltaPreferred Option® — Minnesota's Largest Dental PPO Network
DeltaPreferred Option® is Minnesota's largest dental Participating Provider Organization

(PPO) Network, with more than 2,300 participating dentists at dental offices statewide. Members have a wide choice of general practitioner dentists from the DeltaPreferred Option Network, plus access to the DeltaPremier Network. This network offers an additional cost savings alternative to employer groups by offering a greater fee discount to members who choose a DeltaPreferred Option Network dentist.

DeltaPreferred Option plans offer:

- A mid-priced PPO alternative that allows members to visit any dentist. Under this plan:
 - Services rendered by DeltaPreferred Option Network dentists receive the highest cost savings.
 - Members may still see DeltaPremier Network dentists, although services rendered by DeltaPremier Network dentists offer less cost savings than those rendered by DeltaPreferred Option dentists.
 - Members may see non-Delta Dental network dentists, although services rendered by non-Delta Dental network dentists receive the same slightly lower benefit levels as those rendered by DeltaPremier Network dentists. However, because non-Delta Dental network dentists are not under contractual obligation, they may balance bill members for the amount not reimbursed under the plan. No cost savings are offered when you see a non-Delta Dental network dentist.

- Considerable cost savings for members who see a dentist in the DeltaPreferred Option Network.

Nationwide

For groups with employees in multiple states, Delta Dental offers traditional fee-for-service, PPO and Dental Health Maintenance Organization (DHMO) options with national dental network coverage:

DeltaPremier USA® — The Nation's Largest Dental Network

DeltaPremier USA® is the largest dental network in the country, with more than 131,000 dental office locations nationwide. This network is ideal for companies with employees residing in Minnesota and other states across the country.

DeltaPreferred Option USA®

DeltaPreferred Option USA® is our national PPO network — an attractive option for groups who seek lower cost but wish to retain a high level of access. This network features more than 58,000 dental office locations nationwide.

DeltaCare USA®

DeltaCare USA® is our national Dental Health Maintenance Organization (DHMO). Members participating in this plan select a dentist from the panel of participating providers. DeltaCare USA is a good choice for groups seeking an emphasis on prevention and a pre-selected network of providers from which to choose. This network features more than 11,000 dental office locations nationwide. □

Web Site Moves continued ...



email sent to both the new and the old addresses until mid-January 2003. **We strongly suggest that you begin using the new email addresses now, to avoid any "bounce back" or returned email in mid-January. If you have Delta Dental contacts in your personal address book or distribution lists, please change these as well.**

We appreciate your patience during this transition. If you have questions about the Web site URL or email address changes, please contact your Delta Dental Sales and Marketing Representative. □

a change to our email addresses — they all carry the "mn" now. For example, a Delta email address that was jsmith@deltadental.org is now jsmith@deltadentalmn.org.

Your Delta Dental contacts will be able to receive

And the Survey Says....

As the last issue of the Delta Dental News Update went to press, we were eagerly awaiting the final results of our 2001 Subscriber, Group and Dentist Surveys. The results of the three surveys provided some important insight into what customers and their employees value in a dental benefit plan.

Highlights:

Subscribers:

- 88 percent rated the overall quality of Delta Dental as good, very good or excellent.
- 90 percent rated the professionalism of the last Delta Customer Service Representative (CSR) they spoke to as good, very good or excellent.

Group Administrators:

- 83 percent indicated they consider their company's Delta Dental plan a good, very good or excellent value.
- 96 percent rated the professionalism and courtesy of our CSRs as good, very good or excellent.

Dentists:

- 90 percent rated our CSRs as good as, better than or much better than those of other dental plans.
- 84 percent rated our Customer Service accessibility as good as, better than or much better than that of other dental plans.

What else did we learn?

Oral Health Education:

Group administrators indicated interest in educational health materials for their subscribers. We meet this need in a variety of ways. We recently started publishing a regular oral health feature in the Delta Dental News Update — an article that can be reproduced and distributed to your employees (see page 4). Electronic copies are also available. We created



materials on new topics, which can be found on our Web site at http://www.deltadentalmn.org/content/hlth_article.asp. Finally, we will implement new oral health initiatives for 2003, including quarterly mailings on oral health topics.

Direct, Thorough Customer Service

Benefits administrators let us know what they wanted in a Customer Service center — faster, more direct access to CSRs, plus better follow-up and personal attention to problem resolution. In response to the survey, we created the new Group Administrator/Broker Help Line, a special Customer Service team dedicated to answering calls from group administrators and brokers inquiring on member service issues (for more, see article on page 4). The help line ensures group administrators and brokers have access to specially trained representatives who offer personal attention to their needs, from initial call through final resolution. □

HIPAA Update

Delta Dental Plan of Minnesota continues to progress towards compliance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the federal initiative that establishes standards for the privacy of healthcare information and for transactions submitted electronically between healthcare organizations (like the enrollment information submitted from groups and brokers to Delta Dental).

We filed for the one-year extension on electronic transaction set compliance available to covered entities under HIPAA.

Without this filing, all covered entities must be compliant by October 16, 2002. Now, we have an extra year. The majority of our business partners and clients filed for the extension, which was authorized by Congress last year. To ensure accurate,

thorough and successful testing with our partners, we filed as well.

All aspects of HIPAA compliance remain time-critical. We still expect to meet our goal to be compliant with the transaction code set portion in 2002, with customer testing set to begin in April 2003. Our plans for additional aspects of HIPAA compliance are ongoing and currently extend as far as 2005.

While Delta Dental cannot advise you of your legal responsibilities resulting from HIPAA regulations, we do recommend that concerned groups or brokers seek counsel for individual advice on the steps necessary to comply with the legislation. For more information, visit the official HIPAA Web site at: <http://aspe.hhs.gov/admn-simp/>. □

We are pleased to announce
a new arrival to our Customer
Service Department —

The Group Administrator/Broker Help Line!



Who: A special group of employees dedicated to answering calls from group administrators and brokers who have questions on issues like dentist network participation, paper eligibility issues, benefits and claims.

Why: In our recent satisfaction survey, benefits administrators told us they wanted faster, easier access to specially trained Customer Service Representatives who offer personal attention to their questions or concerns.

When: Same as existing Customer Service hours (hours vary by product; for a complete listing, visit the Contact Us page of our Web site at: <http://www.deltadentalmn.org/content/contact.asp#Q3>).

How: Call your current Customer Service 800 number and follow the prompts to reach a Customer Service Representative for Group Administrators or Brokers (800 numbers vary by product; for a complete listing, visit the Contact Us page of our Web site at: <http://www.deltadentalmn.org/content/contact.asp>).

What: Contact the Group Administrator/Broker Help Line with your questions on dentist network participation, paper eligibility issues, benefits and claims. *Note: You should still contact your Sales and Marketing Representative with questions on rates, proposals, renewals, enrollment meetings and onsite education opportunities.* □

Is Bottled Water Shortchanging Your Oral Health?

The following article has been written specifically for employees, and may be reprinted in its entirety in employee newsletters, distributed to employees or posted on employer intranet sites. For an electronic version, or to suggest future topics of interest to employees, please email lgilbert@deltadentalmn.org.

On any given day, many of us turn to bottled water to help quench our thirst. On average, Americans drink approximately 2.3 servings of bottled water per day. Although bottled water is portable and convenient, drinking it may shortchange you of an important tap water benefit: fluoride.

For the past 50 years, many U.S. communities have added fluoride to drinking water. As a result, the number of dental caries (tooth decay) declined sharply in those communities. Fluoride — whether it is applied topically through toothpastes or fluoride rinses, or ingested through drinking water — helps prevent cavities by neutralizing the effects of the acids that cause decay.

However, more and more of us are drinking bottled rather than tap water. According to the International Bottled Water Association (IBWA), almost half of all

Americans drink bottled water daily. According to the IBWA, only about 20 U.S. bottlers sell fluoride-added water.

Although the fluoride content of bottled water varies, many might not contain an adequate amount of fluoride to prevent

**Continued on
back cover ...**



An Exclusive Service for Delta Dental Plan of Minnesota Members: Emergency Dental Treatment for the International Traveler

A chipped tooth in Paris? A toothache in Rio? Delta Dental Plan of Minnesota members enjoy the same coverage on emergency services abroad as at home. Only Delta Dental offers coverage for emergency dental services through a partnership with Europ Assistance, the world's leading supplier of assistance and related insurance services. Our subscribers have access to around-the-clock emergency dental care in almost any part of the world, including Europe, Africa, South America and Asia.

The worldwide emergency dental treatment program offers subscribers access to dentists in more than 130 countries, making it one of the only dental plans in the United States to offer such extensive worldwide coverage. "To operate in today's

global society, we felt it was important to extend our service offerings beyond our immediate geographic borders," said Michael F. Walsh, Delta Dental Plan of Minnesota president and CEO. "A dental emergency can be both painful and stressful no matter where you are — but especially overseas. This program provides peace of mind for Delta Dental subscribers who travel out of the country."

Members planning overseas travel can prepare by logging on to the Delta Dental Web site at <http://www.deltadentalmn.org/content/internet-work.asp> and printing out a brochure that provides instructions and international contact numbers. They can call these numbers at any time to talk to

an English speaking Europ Assistance Customer Service



Representative who can direct them to the appropriate dental care provider. Costs of dental emergency treatment are covered

according to the dental coverage selected by the subscriber's employer, in much the same way a dentist's visit would be covered at home. Travelers can prepare by confirming emergency dental care coverage for a particular country and finding local providers through the international dental directory located on the Delta Dental Web site. □

trim

Quick Quiz

The first five respondents to correctly answer all four questions below (email your answers to lgilbert@deltadentalmn.org) will win a free Braun Oral B Electric toothbrush, a \$39.99 value. *Hint: the answers can all be found within the content of this newsletter.*

- 1) In how many countries do Delta Dental Plan of Minnesota subscribers enjoy coverage for emergency dental treatment?
- 2) What is the name of the largest Preferred Provider Organization (PPO) network in the state of Minnesota?
- 3) What is Delta Dental's new Web site address?
- 4) Name three ways that Delta Dental's online enrollment feature improves the eligibility process for groups and brokers.



Bottled Water continued ...

tooth decay. This is especially important if your primary drinking water source is bottled water. Children and adults should be certain to get adequate amounts of fluoride, as it helps ward off tooth decay throughout your lifetime. In addition, fluoride helps prevent root

decay, which is especially problematic for adults who experience receding gums.

If you are concerned about fluoride intake — either yours or that of your family — talk to your dentist. In addition to getting the right amount of fluoride, remember these key compo

nents to protecting your family's oral health:

- Brush and floss every day.
- Eat a balanced, nutritional diet.
- Eliminate tobacco use.
- Use mouth guards for contact sports.
- Make regular dental visits.

NewsUpdate

Article ideas and questions from readers are welcome.

Contact: Laura Gilbert
Public Affairs
Delta Dental Plan of Minnesota
Tel.: 651-994-5101
E-mail: lgilbert@deltadentalmn.org



Delta Dental Plan of Minnesota

3560 Delta Dental Drive
Eagan, MN 55122-3166
www.deltadentalmn.org