

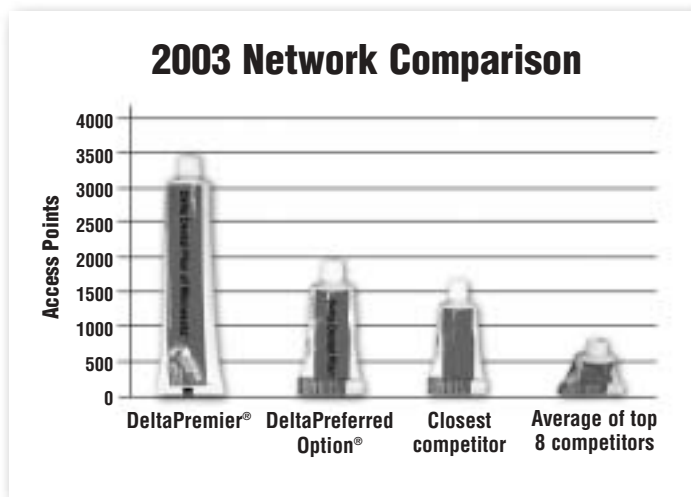
NewsUpdate

Winter 2003/2004

Members Benefit from Our Large Dental Networks

Groups covered by Delta Dental Plan of Minnesota (DDPMN) can be assured that our access for our members remains strong. DDPMN continues to offer the two largest dental networks in Minnesota, whether the measurement is by points of access or individual dentists. In fact, our DeltaPremier[®] network is twice as large as our closest competitor. The benefit to our members is in accessibility to network providers and reduced out-of-pocket costs.

Our provider lists are accurate due to rigorous



credentialing and in-office follow up. When we say that we have 3,488 access points in our DeltaPremier

Network, and 1,944 access points in our DeltaPreferred Option[®] network, you can trust that we're not exaggerating. □

Dental Flex Offers Economical Option

Delta Dental Plan of Minnesota (DDPMN) introduced a new product called Dental Flex to address the need for an economical dental plan for small employer groups.

Dental Flex uses waiting periods to help significantly lower premiums. In order to promote oral health, there are no waiting periods for diagnostic and preventive care as well as basic restorative care and services.

Among the plan's other features:

- Preventive care is covered at 100% when a DeltaPreferred network provider is selected and 80% when a DeltaPremier or non-DDPMN dentist is selected.
- Dental Flex also provides comprehensive coverage for basic and major coverage.
- Members who choose a network provider have lower out-of-pocket costs and do not have to submit their own claims.

Groups with as few as five employees may opt for Dental Flex. For more information about this program, call DeltaConnect at 651-406-5920 or 800-906-5250. □

Inside

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

Delta Dental Plan of Minnesota Receives Reaffirmed Strong Financial Ratings



Preventing Identity Theft in the Dental Industry

Ask Jack

Oral Health Education



Orthodontic Discount Program

Delta Dental Plan of Minnesota Receives Reaffirmed Strong Financial Ratings

A.M. Best and Standard & Poor's have reaffirmed ratings for Delta Dental Plan of Minnesota (DDPMN) as, respectively, 'A' (Excellent) and 'AA-', making DDPMN one of the highest rated dental plans in the country.

The ratings were based on a number of characteristics found at DDPMN, such as:

- A strong identity and presence in the local dental market.
- An excellent infrastructure of information technology systems to support the organization.
- A strong core market business position.
- Very strong capitalization. □



“We are pleased to receive a strong, independent affirmation of our financial stability, especially in the context of today’s economic environment.”

**— Michael F. Walsh,
President and CEO of Delta
Dental Plan of Minnesota**

Preventing Identity Theft in the Dental Industry

Although cases of member fraud and identity theft are rare in the dental industry, the cases hurt the consumer and hurt the dentists who are operating legitimate practices.

The most effective means to address the problem is through consistent office processes. Delta Dental Plan of Minnesota (DDPMN) will continue to maintain our systems to stop instances of fraud. When there are possible cases of fraud, we are actively supporting investigations against the individuals involved. Over the last year or so, through the collective efforts of dental offices, local law

enforcement and DDPMN, we have been successful in those efforts.

It is in everyone’s best interests to stop member fraud. Consumers are hurt because fraudulent claims raise the cost of health care benefits for everybody. This translates into higher premiums, increased out-of-pocket expenses and reduced benefits or coverage.

How to report possible fraud

Call DDPMN’s Fraud Hot Line at 651-994-5492, email to reportfraud@deltadentalmn.org or write to us at: Delta Dental Plan of Minnesota, P.O. Box 9304, Minneapolis, MN 55440 Attention: Report Fraud □

Ask Jack



Jack Sattler, Vice President of Sales, Delta Dental Plan of Minnesota

Note: Each issue of *NewsUpdate* will address commonly asked questions we receive from our group administrators and brokers.

Question:

For Dental Flex’s waiting periods, what is considered credible coverage?

Answer:

An employer must have 12 consecutive months of like dental coverage prior to moving to Dental Flex to get credit for that coverage. Newly hired employees need to satisfy the posted waiting periods regardless of any prior coverage they may have had with another employer. □

Oral Health Education— A Value-Added Feature for our Clients

Delta Dental Plan of Minnesota (DDPMN) recognizes that one of the most positive values of having dental benefits is the strong correlation between taking care of your teeth, gums and mouth and the prevention of long-term, more serious oral health care issues. “Teeth pay a high price for neglect, but proper dental care now can be a lifetime warranty,” says Dr. Richard Hastreiter, DDS, MPH, Vice President, DDPMN Oral Health Management and Analytics. “Prevention of oral diseases is the key to obtaining and

maintaining good oral health for a lifetime. Daily brushing and flossing, fluoride, dental sealants, a balanced orally healthy diet, protective mouth gear, regular dental check ups, and avoiding use of all tobacco products—these are all solid investments in good oral health.”

DDPMN recently introduced *Monthly Oral Health Education Tips* as an effective, low-cost tool that can reach our members with accurate oral health care information. At no charge, group administrators may access informative, professionally designed oral

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— Dr. Richard Hastreiter, DDS, MPH, Vice President, Delta Dental Plan of Minnesota Oral Health Management and Analytics.

health tips via our Web site: www.deltadentalmn.org. Click on ‘Oral Health Education.’ A new tip is created each month. These tips include valuable information on a variety of oral health related topics, including proper brushing and flossing, dieting and nutrition, and cancer.

You can use these in your internal newsletters,

as health information on your intranet Web site, or forward them to employees via e-mail.

DDPMN has already received a very positive response to this program from our members. This unique offering is just one of many features that sets DDPMN apart. A sample oral health tip is shown below. □

Healthy Smiles Tip:

Protecting your teeth: Proper brushing and flossing techniques

Learning proper brushing and flossing techniques are an essential part of maintaining good oral health and preventing gum disease. Daily brushing helps remove decay-causing plaque from tooth surfaces and flossing cleans areas between the teeth where the toothbrush can't reach.



Brushing Technique

- Place a soft bristle brush at a 45-degree angle to the tooth and use a gentle massaging action in small circular strokes.
- Brush the outer and inner surfaces of the tooth, including close to the gumline.
- Use the front tip or “toe” of the brush for the inner front tooth surfaces.
- Apply light pressure as you brush. Teeth are covered by a hard layer of enamel that can be worn down by too-vigorous scrubbing.

Flossing Technique

- Use about 18 inches of floss, winding most of it around your middle finger and the rest around the middle finger of your other hand. This finger takes up the used floss.
- Gently guide about an inch of floss, using your thumbs and forefingers, between your teeth.
- Hold floss tightly against the tooth and use a gentle up and down rubbing motion to clean between teeth. Gums can be bruised if floss is “snapped” into place.
- At the gumline, curve floss into a C-shape against sides of both teeth and move it up and down.
- Repeat for all teeth and the back of the last teeth.

For more oral health information, please visit our Web site at deltadentalmn.org



Delta Dental Plan of Minnesota

Our Orthodontic Discount Program... To include. Or not to include. That is the question.

Register your vote by Jan. 2 to be eligible for a drawing

We'd like your opinion. Delta Dental Plan of Minnesota (DDPMN) is considering including the Orthodontic Discount Program on a voluntary basis as part of our standard dental plans for small employer groups not already offering our traditional orthodontic program. All DDPMN members would then have the option to participate. (This program is designed for employers whose employee population is based in the nine-county metro area.)



As we see it, there's really no downside for the client, member, or DDPMN. This addition will not result in any additional cost to groups or members who do not wish to enroll. Only members who enroll in the

Orthodontic Discount Program will pay for the benefit.

We see this as a win-win proposition. What do you think? If you'd like us to include the Orthodontic Discount Program as part of our standard dental plan offerings for small employers, e-mail us at Vote_Yes@deltadentalmn.org. If you'd like the programs to remain separate and continue to have group administrators explicitly request the program, e-mail us at Vote_No@deltadentalmn.org. Those who vote by Fri., Jan. 2,

2004 will be eligible for a drawing to win one of five Oral B plaque removers. We'll report your feedback in the next issue of *NewsUpdate*.

If you want more information on this program visit our Web site at www.deltadentalmn.org. Click on Benefits Administrator Connection. Click on Product Descriptions and then choose the Orthodontic Discount Program.

Thanks for your input! □

NewsUpdate is published for participating group administrators. Article ideas and questions from readers are welcome. **Publisher:** Delta Dental Plan of Minnesota. **Send questions or comments to:** Ann Johnson, Editor, Corporate Communications, Delta Dental Plan of Minnesota, 3560 Delta Dental Drive, Eagan, MN 55122, E-mail: ajohnson@deltadentalmn.org.

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