



DELTA DENTAL OF MINNESOTA

BROKER
UPDATE

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DIG DEEPER INTO OUR NUMBERS
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If we're doing our job, you've seen these statistics that highlight our strengths:

- 2,566 unique dentists/3,686 access points in our Delta Dental Premier® network.
- 99 percent of claims paid within 10 business days with 99 percent accuracy.
- 98 percent of members retained in 2006.

Let's look *beyond* the raw figures to interpret what the numbers really mean. Because when you understand the context behind the numbers, it's even easier to see how we differentiate ourselves from the competition.

– Consider our network numbers. We have the **largest dentist network in Minnesota** – 2,566 unique dentists. No competitor comes close.

Sounds great, but what does it really mean? The breadth of our network allows us to drive impressive financial efficiencies at the group level, stretching members' benefit dollars even further. The providers in our networks agree to rates that are often lower than their usual fees, resulting in lower claim costs and affordable premiums. In other words, fantastic, negotiated opportunities for savings.

Our networks also keep life simple for the member. With approximately **85 to 90 percent network utilization on average**, it's clear the vast majority of members already are benefiting. The by-product of network utilization, in addition to savings and no balance-billing, is easy access to providers statewide with no claim forms to complete.

- The networks are a critical component, but don't forget the innovative products that feature our networks. Check out the overview of our products on page 2, and read more about our new Delta Dental PPOSM plan on page 3, which includes lifetime deductible and escalating annual maximum features that allow the plan to grow more valuable each year.

– We often highlight our numbers when we report our service statistics and financial results (see page 4 for the most recent information).

If you dig a little deeper, these numbers say we're experts at the nuts and bolts of dental benefits administration. The claims and enrollment systems, customer service systems and proprietary technology supporting our business serve a single purpose – administering dental benefits. And **dental benefits is our only business**, whether it's for an individual, a group with two lives or a group with 100,000+ lives. It's an important distinction that means your clients' dental plans are our exclusive focal point and never an afterthought.

Our dental-only focus ensures we fix a keen eye on operational and claim costs, too. **Our operating costs are among the industry's lowest**, and with rates that have proven among the industry's most stable year after year, we're effectively managing the cost of claims.

– One final area where you might not know our numbers involves our philanthropic activities. In 2006, we funded and collaborated on 16 philanthropic programs and sponsored or collaborated on more than 70 events and 40 community health fairs. **Philanthropy is a major part of our mission as a non-profit organization**, underlying how we develop products, how we compete in the marketplace and how we return benefits back to the community.

Add it all up, and there are significant advantages to placing your clients with Delta Dental of Minnesota. Thank you, as always, for your business!



Chris Earl
Chief Sales Officer
Delta Dental of Minnesota



DENTAL BENEFIT OPTIONS FOR ANY GROUP

Whether your groups are large or small, Delta Dental of Minnesota has a wide range of options to fit their needs. The following chart summarizes the key differentiators among our plans to help you and your groups select the one that's right for them.

Group size	Your group is looking for...	The plan that's right for them
5-99 eligible employees	<ul style="list-style-type: none"> The strongest coverages and the opportunity for the greatest savings through a comprehensive network plan Competitive price An ideal option for metro-area groups due to excellent Twin Cities access 	Delta Dental PPO SM
	<ul style="list-style-type: none"> Innovative features that allow the plan to grow more valuable each year A guarantee that just because rates are low to start, they won't be significantly raised in the second year A comprehensive network plan with strong coverages at an extremely competitive price 	Delta Dental PPO SM with <ul style="list-style-type: none"> Lifetime Deductible Escalating MaximumSM Second-year rate cap
	<ul style="list-style-type: none"> Access to the state's and country's largest network Cost-friendly plan options that won't break the group's budget, including preventive and basic plans and stronger comprehensive coverage options available 	Delta Dental Premier [®]
5-199 eligible employees	<ul style="list-style-type: none"> An affordable dual-option design offering maximum flexibility for the group The ability for each employee to choose the plan option that fits their needs A comprehensive dual-network plan 	Millennium Choice
5+ eligible employees	<ul style="list-style-type: none"> A voluntary plan A group dental benefits plan with comprehensive coverages Choice of indemnity or network plan model 	Discover Voluntary Indemnity plan Dental Flex Voluntary Network plan
100+ employees	<ul style="list-style-type: none"> The ability to tailor coverages to meet specific needs, along with custom pricing Access to the largest networks in the state and nation Hands-on account service, including an assigned account manager 	Custom-risk plan
100+ employees	<ul style="list-style-type: none"> An expert with the service capabilities, cutting-edge claims systems and administrative infrastructure to support enterprise-level clients Network management – including access to the largest networks in the state and nation – plus targeted recruiting Hands-on account service, including an assigned account manager 	Administrative Services Only (ASO) plan

OUR WEB TOOLS SIMPLIFY BUSINESS FOR YOU AND YOUR GROUPS



You know how easy it is to get a quote for your pooled groups by calling the Delta Dental ConnectSM team. It's just as easy to get a quote online – anytime, day or night.

If you haven't been taking advantage of our Web-based rate calculator, check it out by visiting www.deltadentalmn.org.

Simply locate the "Brokers" link in the left-navigation column and select "Broker Rate Calculator" to sign in. First-time users can request a username and password by completing a brief password request form or calling us at 1-800-906-5250 for assistance. You should receive your credentials and access to the site within 24 hours.

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NEW DELTA DENTAL PPOSM PLAN DEBUTS

Innovative features, including a lifetime deductible and escalating annual maximum, ensure the plan grows more valuable each year

Many carriers scale down their dental plan features to reduce costs. Delta Dental of Minnesota is pleased to present a new PPO plan that takes benefits in the opposite direction – up – with rates that position it among our most competitively priced plans.

Delta Dental PPO, featuring a **lifetime deductible** and **escalating annual maximum**, has been approved by the State Department of Commerce. It offers strong benefits and the opportunity for significant long-term cost savings:

- **Escalating annual maximum** – The escalating annual maximum starts at \$1,000 and increases by \$200 each year until it reaches \$2,000, which means members have a benefit that actually grows stronger each year. And with more money available for eligible covered expenses, members who use their dental benefits save more as their maximum increases.
- **Lifetime deductible** – A lifetime deductible of \$100 per-person is another feature that helps members save considerable money over time. After meeting the deductible, members never pay it again as long as they remain in the plan as a group member. In other plans, as you know, the deductible resets each calendar year.
- **Rate predictability** – We build in a **second-year rate cap** to provide cost predictability and greater stability for your groups. It guarantees that just because rates are low to start, we won't significantly raise them in the second year.

The plan includes access to the state's two largest dentist networks – the Delta Dental PPO network (formerly called the DeltaPreferred Option® network) and the Delta Dental Premier® network. Members have freedom to see any dentist in or out of the network.

The new Delta Dental PPO plan is for groups with 5 to 99 eligible employees. Like our other pooled plans, it includes strong, comprehensive coverages and optional orthodontics. It even includes implant coverage.

Get a quote today

You can get a quote in two easy ways:

- Contact the Delta Dental ConnectSM team at 1-800-906-5250.
- Generate a quote anytime using our Web-based rate calculator at www.deltadentalmn.org. Simply locate the "Brokers" link in the left-navigation column and select "Broker Rate Calculator" to get started.



(web tools continued)

We also make it easy for your groups to get the most from their dental plans by providing a suite of online applications for group administrators and members. These applications include:

WEB TOOLS FOR GROUP ADMINISTRATORS

Online Enrollment – Group benefit administrators can enter and view daily additions, changes and terminations to their employee membership file. They can also view historical data for subscribers and dependents.

Billing Reports Online – Group benefit administrators can view and print billing documents (invoices, statements and subscriber listing reports) securely online as soon as we generate them.

WEB TOOLS FOR MEMBERS

Dentist Search – Members can search for participating dentists by location, dentist or clinic name. To receive a current list of dentists in their area, members simply enter their city and state or ZIP code. They can also narrow the

search by specialty, or enter a specific clinic or dentist name.

Claims Inquiry – Members can log on to view claims information including pre-estimates, dates of service, procedure detail, amounts owed by them and paid by Delta Dental, deductibles and claim status.

Coverage Summary – Members can check plan information, benefit levels by categories of service, details of coverage by procedures and benefit totals used year-to-date. They can also verify eligibility and view waiting periods, plan maximums and basic frequency limitations.

Request ID Cards – Members can order duplicate or replacement ID cards.

Educational Information – Members have access to oral health information and tips covering a range of topics.

FINANCIAL RESULTS AND SURVEY FEEDBACK REVEAL EXCELLENT PERFORMANCE IN 2006

Delta Dental of Minnesota's 2006 financial results are in – as a snapshot of our business performance for the year, premiums and administrative revenue grew from \$748 million in 2005 to \$791 million in 2006. Thank you for all your hard work, which is instrumental in the growth of our book of business.

A.M. Best rated us A (Excellent) for the eighth consecutive year. Standard and Poor's reaffirmed its AA- rating (Very Strong) for the eighth consecutive year as well. We remain among the highest-rated dental plans in the country.

Customer service recap

Meeting your needs and your clients' needs is our top priority. Survey feedback from 2006 indicates we're doing solid work:

- 95% of brokers were satisfied with our day-to-day plan administration.
- 95% of claimants were satisfied with the quality of service provided by Delta Dental.

- 97% of large groups were satisfied with our service.
- 98% of individually rated groups were retained in 2006.

Other notable statistics from 2006

Number of groups served	8,300
Members nationwide	3.2 million
Percent of claims turned around in 10 business days	99%
Average number of days for claims turnaround	2.29
Claim processing accuracy	99%
Claim payment financial accuracy	99%
Phone response time	10 seconds on average
Claims processed for the year	5.3 million

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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