



# Defining excellence in dental benefits



Delta Dental of Minnesota

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



# A dental benefits expert you can depend on

For nearly four decades, Delta Dental of Minnesota has been your hometown dental benefits expert. The values that define us – **Dedication** and **Dependability** – are the promises we make and keep each day with every group and member we serve.

We're proud of our history, but never content resting on our past accomplishments. We continue to explore new ways to build on our reputation as the most dependable, consistent and trusted dental benefits provider in Minnesota.

There are plenty of reasons you can depend on us, too:

- **Depend on the consistency of our networks – the largest in the state and nation**

With Delta Dental of Minnesota, you have access to Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup>, the largest network in the state and nation. No competing network even comes close.

- The Delta Dental Premier network is the state's largest with more than 80 percent of Minnesota dentists participating. It's twice as large as its closest competing network.
- Nationally, three out of four dentists in America are in our network, which is especially important if you have remote offices and employees outside Minnesota.

- **Depend on our consistent products**

Choice matters, and it's a hallmark that distinguishes our portfolio of products and services. We offer a number of affordable and flexible dental benefits programs to meet the needs of organizations of all sizes, including insured (risk) and self-insured, administrative services only (ASO) dental benefits plans.

The chart on the previous page provides a helpful overview of the diverse options available to our groups.

- **Depend on our expertise**

Unlike some companies, we're 100-percent focused on dental benefits. It's an important distinction that ensures your dental plan is never an afterthought. This singular focus also means we're constantly looking for new ways to enhance our offerings while delivering optimum value to clients.

One way we're doing so is through our industry-leading analytics. Using our repository of millions of claims, we develop and enhance our products based on research to ensure Minnesotans have access to the dental benefits that best protect their well-being.

- **Depend on our consistently excellent service**

We're committed to setting ourselves apart through great service. Survey results show more than 95 percent of our members are satisfied with our service. That's a key reason we retain 98 percent of our customers each year. And we pay 99 percent of claims in 10 business days with 99 percent accuracy.

- **Depend on our consistent rates and negotiated savings**

We have a proven history of stable rates from year to year. Considering our excellent products and services, our plans represent exceptional value. How do we keep our rates so stable?

- Having the largest networks in the state means built-in, negotiated savings. Network providers agree to rates that are often lower than their usual fees. This results in lower claim costs, which keep premiums affordable.
- Our operating costs are among the industry's very lowest, so we're able to pass savings on to our members.

- **Depend on our consistent financial strength**

A.M. Best has rated us A (Excellent) for nine consecutive years, placing us among the highest rated dental plans in the country.

Why does that matter for your group? It's a strong vote of confidence that you're working with an established leader that's going to be there to support you well into the future.

- **Depend on our consistent commitment to Minnesota and its communities**

For nearly four decades, we've paved the way for dental benefits in the state. We currently serve 8,300+ Minnesota-based groups and 3.2 million members nationwide. Among our groups, 15 of the 19 Fortune 500 companies based in Minnesota turn to us for their dental coverage.

Impressive numbers, without a doubt. Yet we approach each group, large or small, with the same respect and focus on service.

When it comes to serving our communities, we've never forgotten our Minnesota values. We dedicate ourselves to advancing and supporting oral health education and programs throughout the state. We work hard to make our communities stronger through philanthropic initiatives with dozens of partners. We help fund community outreach activities via many strategic alliances.



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Delta Dental of Minnesota defines excellence in dental benefits. Whether you're a group of 5, 500 or 5,000, we are equally committed to providing you with more than you expect and everything you deserve in a dental plan, including:

- The largest dentist networks in the state and nation
- A broad selection of expertly administered plans and options
- Consistently excellent service
- Stable rates and outstanding value
- The expertise that comes from nearly four decades as your hometown team

Contact your broker or benefits adviser today – ask about adding a Delta Dental plan to your benefits offering.

For more information about our fully insured community-rated plans (groups of 5-199), call our Delta Dental Connect<sup>SM</sup> team at **1-800-906-5250**.

For more information about our custom-risk and administrative services only (ASO) plans (groups of 100+), contact a Delta Dental Sales Representative at **1-800-328-1188**.