

DELTA DENTAL OF MINNESOTA EMPLOYER
UPDATE



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NEW MICROSITE FOCUSES ON ORAL HEALTH

Delta Dental of Minnesota announces *The Smile Files*, a new microsite focused on oral health. The microsite is dedicated to providing information to help improve your employees' oral health. Think of it as another tool to add to your overall wellness initiatives.

We're keeping it fresh - Each month, the microsite will be updated with oral health information specific to the time of year.

The microsite also includes:

- An employer resources section featuring materials to help you inform and educate your employees about the value of their dental benefits
- A dental risk assessment quiz
- *Smile Squad*™, an interactive tool that makes oral care fun for kids

- A link to additional articles on a variety of oral health topics
- The feature article in Spanish
- And, more!

Make the most of this helpful resource and encourage your employees to visit *The Smile Files* each month.

Note: The new microsite takes the place of the *Smiles Discoveries* oral health tips. A link to www.TheSmileFiles.org is also available under Oral Health Information at www.deltadentalmn.org.

For the latest in oral health information, visit www.TheSmileFiles.org



The Smile Files: December

The Gift of Good Oral Health - A smile is a gift - so spread the joy!

"In 1816, Sir Isaac Newton's tooth was sold for \$3,633, which is approximately \$35,700 today."

One Mouth-Friendly Recipe A Month
 Guaranteed To Make You Smile!

The Dentist's Wish List

When it comes to the health of your smile, good oral hygiene is a must! At least 45 percent of Americans ages 65 and older have lost six or more teeth, and 20 percent have lost all of their natural teeth due to factors such as

Polls

What oral health product would you like for a holiday gift?

Electric toothbrush

Flavored floss

Latest articles

2012 SMALL GROUP RATE INCREASES BELOW INDUSTRY TREND

Stability has always been a hallmark of Delta Dental of Minnesota, and our renewal pricing for small groups of 2 to 99 enrollees is no exception. Despite continued challenges in the economy, our renewal rates for small groups in 2012 will fall below industry dental trend, which has been averaging between 5.5 to 8 percent.

There will be no rate increase for our Delta Dental Premier® program and rate increases of 3.5 percent or less for our Millennium Choice or Dental Flex plans.

Small group renewal rate increases account for inflation in provider reimbursement rates, product enhancements and group loss ratios.

Delta Dental of Minnesota is able to keep rates affordable because:

- We offer the largest network in the state. Network providers agree to rates that are often lower than their usual fees. This results in lower claim costs, which keep premiums affordable.

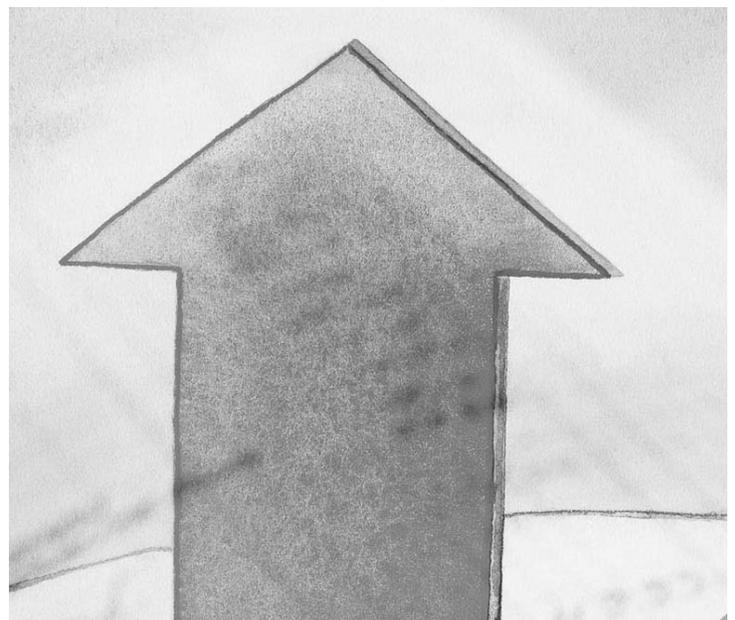
- We operate very efficiently, with a lower than average percentage of premium dollars going to operating costs.

SMALL GROUP RATE INCREASES (2 -99 enrollees)	2012	8-YEAR AVERAGE
Delta Dental Premier®	0%	2.13%
Delta Dental PPO SM and Delta Dental Premier – <i>Dual-option Program-Millennium Choice</i>	3.5%	3.44%
Delta Dental PPO Plus Premier – <i>Voluntary Network Program-Dental Flex</i>	2%	3.31%
Voluntary Non-network Program-Discover	3%	2.69%
Delta Dental PPO	5%	3.22%

A.M. BEST RE-AFFIRMS ‘A’ FINANCIAL STRENGTH RATING

A.M. Best Company, the insurance ratings organization, re-affirmed Delta Dental of Minnesota’s financial strength rating of A (Excellent) for the 13th consecutive year. This is among the highest ratings of any dental plan in the nation. The financial strength rating reflects Delta Dental of Minnesota’s ability to pay claims.

“In today’s economy, financially stable insurers are essential when employer groups are looking for benefits and service they can count on today and in the future,” said Dave Morse, President, Delta Dental of Minnesota. “We are pleased to receive A.M. Best’s strong, independent affirmation of our financial stability.”



NEW ONLINE ENROLLMENT WEB SITE

For groups currently reporting eligibility via an electronic file, your reports will now be provided via our secure, passcode-protected online enrollment Web site. (Reports will no longer be e-mailed to you.)

Our enrollment department is in the process of contacting affected groups to set them up for access to enrollment reports online. If you have questions, please contact our Enrollment Department at 1-800-928-6459 or eenrollment@deltadentalmn.org.



WHEREVER MEMBERS ARE, WE'RE THERE FOR THEM!

If a dental emergency happens while our members are traveling, it's important to find the nearest dentist and to know whether that dentist is participating with Delta Dental. This is especially true since emergency dental care often requires an expensive procedure like a crown or tooth extraction. Seeking care from a network dentist can save members money while protecting against balance-billing.

Our new Mobile Dentist Search Site provides easy access to Delta Dental's national dentist directory via a mobile device.

Here's how it works:

- Go to www.deltadental.com/dentistsearch to access the mobile-enabled dentist search tool.
- The site automatically recognizes the mobile device and displays the appropriate version of the site.
- Enter the location, and select the dental plan.
- The Dentist Search tool will generate a list of nearby in-network dentists.

As always, members can access the national dentist search by using the link on www.deltadental.com.

NEW AUTOMATED PHONE SYSTEM

Now it's easier than ever for you and your employees to get answers to the most commonly asked questions. Because our Web site, call center and automated phone system are integrated, you'll get consistent and up-to-date information every time. The new phone system provides:

- Information 24 hours a day, 7 days a week
- English or Spanish language options
- Voice recognition or touchtone phone features
- Claim status by entering a date of service
- Benefit and claim information, plus orthodontic minimum and maximum ages and coordination of benefit details

And, remember, through our robust Web site, www.deltadentalmn.org, you and your employees have access to a wide variety of tools 24/7.

For our automated phone system, call 1-800-553-9536



DELTA DENTAL OF MINNESOTA TRUST MAKES \$3.5 MILLION GIFT TO THE UNIVERSITY OF MINNESOTA SCHOOL OF DENTISTRY

Delta Dental of Minnesota Trust gifted \$3.5 million to the University of Minnesota School of Dentistry to fund the only hospital-based dental clinic for children in Minnesota and the most advanced pediatric dental clinic in the Upper Midwest.

The clinic – named the *University of Minnesota Pediatric Dental Clinic, made possible by Delta Dental of Minnesota* – will be located adjacent to the new Amplatz Children’s Hospital on the west bank campus of the University of Minnesota Medical Center. It will be a regional resource for children, including those with complex medical, developmental and emotional needs. It will also be home to an advanced education program in pediatric dentistry and offer dental residents a rich educational experience in an environment of coordinated care, working with pediatricians, nurses, pharmacists, therapists and dieticians.

Delta Dental of Minnesota Trust Board Chair Mike Howe shared, “We are tremendously excited to support a clinic that will have permanent, long-term benefits for Minnesotans.” Delta Dental of Minnesota Board Chair John Somrock added, “Every dollar will be invested in bricks and mortar, and the investment will be multiplied many times over through improved oral health for children.”

Delta Dental of Minnesota Trust was formed out of the proceeds of Delta Dental of Minnesota’s 2009 sale of the dental benefit management company, DeCare Dental. It is designed to support Delta Dental of Minnesota’s mission of improving the oral health of the people in Minnesota and advancing the science and art of oral health in Minnesota.

For more information, read the full press release at deltadentalmn.org.

HEARING DISCOUNT PROGRAM AVAILABLE TO OUR MEMBERS – AT NO COST

Delta Dental of Minnesota has joined forces with HearPO – an Amplifon company, the world’s largest distributor of hearing aids – to offer all Delta Dental of Minnesota members and their extended family a hearing discount program at no administrative or premium cost to groups or members.

Beginning January 2012, through the hearing discount program, members can take advantage of the following savings and benefits:

- **A 40% discount on hearing diagnostic testing**, including advanced audiology tests.
- **The guaranteed lowest price on hearing aids.** Members receive significant discounts on more than 1,000 models of digital hearing aids from 8 leading manufacturers.
- **A 3-year warranty on most hearing aids**, covering repairs, loss and damage.

- **A 60-day free trial** with no restocking fee.
- **Free batteries** for two years mailed directly to members’ homes with a new purchase (maximum of 160 cells per ear – an approximate value of \$150 per hearing aid).
- **1 year free aftercare.**
- **More than 2,600 locations nationwide.**

Accessing benefits in the hearing discount program is as simple as calling the dedicated customer service number that HearPO established exclusively for our members, **1-855-531-4694**, or visiting our dedicated member Web site, www.hearpo.com/deltadentalmn.

SCHOOL-BASED DENTAL PROGRAM TARGETS ELEMENTARY SCHOOL CHILDREN

The Minnesota Department of Health (MDH), with funding from the Health Resources and Services Administration announced that 3M ESPE and Delta Dental of Minnesota are helping support its new school-based sealant initiative. The program helps improve the oral health of underinsured and uninsured children by providing second graders with preventive dental services, including sealants, right at school at no cost to the school.

The 3M ESPE Dental Division donated materials for more than 7,000 sealants for at-risk children all over Minnesota. Delta Dental of Minnesota donated \$17,500 to seven metro and rural sites to provide preventive services to uninsured children eligible for the program. Through this additional funding, sealants and preventive dental services can be offered to more students at participating schools and administered by a local dental hygienist and/or dental assistant. The following organizations and programs are the recipients of support:

- Apple Tree Dental (Madelia area)
- Children’s Dental Health Services (Rochester/SE MN region)
- Children’s Dental Services (Holdingford, Faribault, Minneapolis Green School)
- Community Dental Care (St. Paul Charter School)
- Just Kids Dental (Northern MN region)
- Northern Dental Access Center (Bemidji region)

For more information, read the full press release at deltadentalmn.org.

Children get cavities regularly, but few people realize tooth decay is the single most common childhood chronic disease.

CONTACTS AT DELTA DENTAL OF MINNESOTA

Employer Services – One number for all your post-sale questions

Delta Dental of Minnesota wants group administrators to get answers to their questions as fast as possible. That's why Employer Services, a division of our Customer Service department, is dedicated to assisting you with important issues including enrollment, billing, claims and benefits.

It's easy—Reach an expert by calling locally:

651-994-5300

or toll-free:

1-866-318-9449

At the prompt, choose:

Option 1 for Paper Enrollment

- Help completing enrollment or maintenance forms
- Enrollment or eligibility verification

Option 2 for Electronic and Online Enrollment

- Help with electronic enrollment files
- Help with online enrollment
- Help adding or deleting enrollees
- Enrollment or eligibility verification

Option 3 for Billing

- Billing statement reprints
- Automatic Clearinghouse (ACH) fund transfer set-up
- Bill run schedules
- Group premium payment

Option 4 for the Group Administrator Helpline

- Supply orders
- Clarification of contract benefits
- Clarification of claims
- Clarification of dentist network participation

Note: Please contact your Account Representative or Delta Dental Connect at 651-406-5920 or toll-free at 1-800-906-5250 for escalated plan issues, renewals and rates.

EmployerUpdate is published for our group clients. Article ideas and questions from readers are welcome. **Publisher:** Delta Dental of Minnesota. **Email questions or comments to:** editor@deltadentalmn.org.

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