

DELTA DENTAL OF MINNESOTA **EMPLOYER
UPDATE**



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CUSTOMER SERVICE CONTINUES TO EXCEL

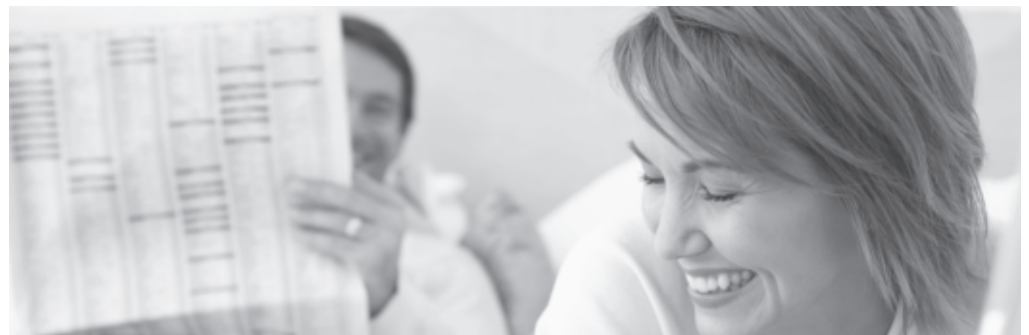
Delta Dental of Minnesota's main goal is to serve your needs. Our recent survey revealed that 95.4% of claimants are satisfied with the quality of service provided by Delta Dental. The large group survey revealed that we achieved a 97% satisfaction rate for our service level in 2006. Also, we had a 98.46% group retention

rate for the individually-rated market in 2006. We attribute these high percentages, in part, to our quality service.

Also, as a snapshot of our business performance for the year, premiums and administrative revenue grew to \$791 million in 2006 from \$748 million in 2005.

2006 Service Statistics

Percent of claims turned around in 10 business days	99.06
Average Number of Days for Claims Turnaround	2.29
Claim Processing Accuracy	99.65%
Claim Payment Financial Accuracy	99.77%
Phone Response Time	10 seconds
Claims Processed Per Month	439,000
Claims Processed Per Year	5.3 million



UPDATES TO GROUP BILL

For the protection of your employees, we no longer display their Social Security Number (SSN) as the Subscriber Identification number on member and group materials, including group bills.

We understand, however, that many employers use employee SSN's for eligibility confirmation purposes and as such, will display the last four digits on group bills.

As a result of these changes, the headings on two of the columns on our bills to groups have been adjusted:

- The column which formerly included the employee's full SSN now only includes the last four digits and is titled "REF #" (reference number).
- The column formerly called Alt ID will now be called "Subscriber ID" and will include the new system-generated number recently assigned by us.

ALMOST \$700,000 INVESTED IN COMMUNITY PROGRAMS IN 2006

Delta Dental of Minnesota contributed nearly \$700,000 in grants and donations in 2006 to support a range of programs addressing oral health and community needs.

The programs touched the lives of hundreds of thousands of individuals—especially children in need—across Minnesota.

The 2006 beneficiaries included the Boys & Girls Club of Rochester & St Cloud, Children's Defense

Fund, Children's Dental Services, Greater Twin Cities United Way, Normandale Community College, Open Door Health Center, Prevent Child Abuse Minnesota, Mesabi YMCA, Serve A Smile: a partnership with the Minnesota Alliance with Youth and the Family, Career & Community Leaders of America (FCCLA), Special Olympics Special Smiles (Minnesota), Toddler Tuesdays at the Mall of America and more.

RESEARCH ON ORAL-MEDICAL CONNECTION

Delta Dental of Minnesota takes an active role in examining the connectivity between oral health and overall health. Recently, it launched an advisory council and was featured in a related Star Tribune newspaper article addressing the issue.

Advisory Council Addresses Relationship Between Oral and Medical Health

Delta Dental recently launched the nation's first interdisciplinary National Advisory Council on Oral and Medical Health to help identify and promote research findings into practice, identify scientific gaps for future research and policy, and increase public awareness of the importance of oral health and its connection to overall health.

The 11-member Council includes representatives from the dental, medical, public policy, and employer communities. Members include: Chair Robert Genco, DDS, PhD, State University of New York at Buffalo; Wade M. Aubry, MD, HealthTech; Kim A. Boggess, MD, University of North Carolina School of Medicine; Larry Boress, Midwest Business Group on Health; Jon B. Christianson, PhD, University of Minnesota School of Public Health; Richard E. Dixon, MD, FACP, Centers for Disease Control and Prevention; Chester Douglass, DMD, PhD, Harvard School of Dental Medicine; Katherine Erwin, DDS, MPA, Morehouse School of Medicine; Irene Fraser, PhD, Agency for Healthcare Research and Quality; David B. Pryor, MD, Ascension Health; and Sheila Riggs, DDS, DMSc, Delta Dental of Minnesota.

Star Tribune Article

The Minneapolis-St. Paul Star Tribune newspaper ran an article on Feb. 26, 2007 called "Smiles Solutions" on the front page of the Business Section, which featured Delta Dental of Minnesota. The story discusses recent scientific studies that have examined the link between oral health and medical conditions, which although inconclusive (and in fact, in some instances disproved previously assumed oral-medical connections), have generated significant interest. The entire article can be found at our Web site, www.deltadentalmn.org.

Delta Dental has also launched its own claims research study with some local health plan partners to determine the correlation between medical-dental care. In addition, it recently committed \$450,000 to the University of Minnesota Dental School to partially fund the new cross-disciplinary program at the Rice Memorial Hospital. The program brings together dental and dental hygiene students to jointly treat patients with physicians in a hospital setting.

We will continue to keep you updated on the ongoing research, our efforts and how this may affect groups and subscribers.



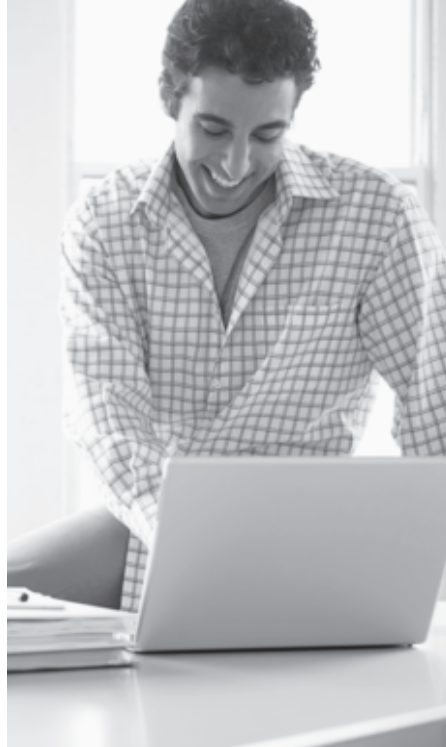
REDESIGNED WEB SITE, NEW REQUEST ID CARDS TOOL

You may have already noticed Delta Dental of Minnesota's redesigned Web site at www.deltadentalmn.org. We think you'll find the new design to be easier to navigate. The Web site continues to contain a wide variety of resources and interactive tools for groups and members.

As always, you may sign in to use our Online Enrollment and Billing Reports Online tools. Our online enrollment tool is designed to assist you with daily maintenance of your membership data with Delta Dental. Once employees are enrolled online, you can quickly view and change information and print a report of the data anytime. Our billing reports online tool gives you the ability to view and print applicable billing documents (invoices, statements, subscriber listing reports and claims detail reports) securely online as soon as they are generated.

Our new Request ID cards tool for subscribers enhances the suite of Web tools already available including Claims Look up, Benefits Inquiry, Coverage Summary and Dentist Search.

So, point, click and make the most of your dental benefits by using our Web site tools, which are available 24 hours a day, 7 days a week.



25+ YEARS WITH DELTA DENTAL

Delta Dental recognizes groups for celebrating milestone anniversaries (25 years or more) with us. Thank you to the following list of groups for your dedication to Delta Dental. We will contact groups with their milestone anniversaries and give those groups a commemorative clock in honor of their "time" with us.

Groups with milestone anniversaries in 2007:

- Conklin Company, Inc.
- City of St. Louis Park
- Independent School District 625 (St. Paul Schools)
- Itasca Mantrap Co-op
- Raymond Auto Body
- Red Rock Lanes
- Ron-Vik, Inc.
- The Greater Metropolitan Hotel Employer/Employees Health & Welfare Fund

WELCOME NEW ACCOUNT MANAGERS

Delta Dental of Minnesota welcomes three new account managers to our team: Joanie Conrath, Colleen Griffin and Derek Sutherland. Their responsibility is to ensure dental plans continue to meet the needs of their groups and employees. This includes such things as preparing renewals, attending health and benefit fairs, implementing plan design changes or evaluating plan design options, and handling escalated plan issues.

From left: Joanie Conrath has 14 years of industry experience ranging from customer service to account management.

Colleen Griffin has 10 years of experience in account management for the health care industry, including three years previously at Delta Dental.

Derek Sutherland has nine years of experience in the health benefits arena—almost six years in account management and about three years in Customer/Broker Services.



ASK RENAE

Renae Styve-Krmpotich is manager of Broker and Small Group Support Services at Delta Dental of Minnesota. If you have questions you would like us to address in EmployerUpdate, please send them to Cathy O'Connell, Editor, at coconnell@deltadentalmn.org or Delta Dental of Minnesota, 3560 Delta Dental Drive, Eagan, MN 55122-3166.



Question:

How do I find a participating Delta Dental dentist?

Answer:

Finding a participating dentist is easy. Simply visit www.deltadentalmn.org and use our interactive Dentist Search tool (24 hours a day, 7 days a week) or call Customer Service locally at 651-406-5916 or toll free at 1-800-553-9536

(Monday thru Friday, 7 a.m.-7 p.m. Central time).

With our online Dentist Search, you can search for participating dentists by location, dentist or clinic name. To receive a current list of dentists in your area, simply input city and state or zip code. You can also narrow your search by specialty, or enter a specific clinic or dentist name.

Growing Networks

Delta Dental of Minnesota provides access to Delta Dental PPO and Delta Dental Premier®, the two largest networks in the state and nation. And we're continually adding dentists to our networks. In fact, we added more than 120 new local dentists to the Delta Dental PPO network and more than 130 local dentists to the Delta Dental Premier network in 2006.



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DELTA DENTAL

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