

Employer Update

Fall 2004

Recognizing 25-Year Anniversaries With Us

We're excited to announce the start of a recognition program for groups celebrating 25 years with Delta Dental. We know that in this competitive landscape, groups have other choices so we are grateful to have their business for so many years.

We credit their loyalty to our excellent customer service and quick, accurate claims turnaround. Our 98.4 percent member retention rate is also a testimony to strong customer satisfaction.

For the recognition program, Delta Dental will contact groups with 25 years or more with us. □



Pictured above:
St. Cloud Schools

Anniversary Delta Dental employees recently visited St. Cloud Schools in honor of their more than 25 years with Delta Dental.

Attendees included (from left): Annie Salner, benefits specialist; Valerie Sorenson, vice president of Sales and Marketing at Delta Dental; Diane Thole, benefits

specialist, Danielle Burnison, account manager at Delta Dental; Dr. Hugh Skaja, Ed.D., executive director of Human Resources; and Erin Lehmann, account coordinator at Delta Dental.

"We've stayed with Delta Dental through all these years because of our employees' positive feedback," Thole said. "We always hear from employees that Delta Dental has great benefits."

DDPMN again receives high marks from A.M. Best and Standard and Poor's

Delta Dental Plan of Minnesota is one of the most highly rated dental plans in the country. For the sixth consecutive year, A.M. Best Co., the insurance ratings organization, gave DDPMN an A (Excellent) rating while Standard and Poor's (S & P) reaffirmed its AA- rating for the fifth consecutive year.

According to A.M. Best, the world's oldest and most authoritative insurance rating and information source, Delta Dental's strong operating performance, strong market position, innovative business development and solid information technology infrastructure were key factors that contributed to its rating.

A.M. Best also cited the successful execution of plans designed to limit growth in both utilization and administrative expenses and the company's expandable administrative capacity as contributing to its success.

S & P's rating is based on DDPMN's strong core market business position (DDPMN and its sister
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CDT 2005



Coming Next Year: Online Billing

DDPMN is pleased to announce an upcoming online billing capability available at www.deltadentalmn.org in 2005. This new Web application will give groups the option to view and print applicable billing documents (invoices, statements, subscriber listing reports and claims detail reports) securely online. An e-mail notification will be sent to groups when new documents are available on the web site. Then, in addition to retrieving current billing online, groups can view three months of billing history.

Watch for more information as we unveil this useful capability.



Smaller groups now qualify for optional orthodontic coverage

Groups with as few as 10 enrolled employees now qualify for orthodontic coverage. For more information, pooled group administrators should call their broker or DeltaConnect at **651-406-5920** or toll free at **1-800-906-5250**.

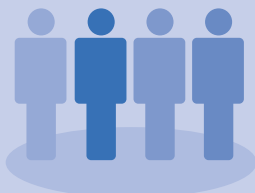
High marks continued ...

companies maintain about 45% market share in MN), its strong capitalization (DDPMN had a capital adequacy ratio of 342% at year-end 2003), and DDPMN's strong earnings.

"We are pleased to receive a strong, independent affirmation of our financial stability," said Michael F. Walsh, president and CEO of Delta Dental Plan of Minnesota. "The strong rating is a result of sound business practices and principles and reaffirms our commitment to provide customers access to economical dental benefit options." □

New larger groups join Delta Dental

During the past six months, we've added quite a few groups to our client list, including these large groups. Overall our membership is up more than 211,000 lives from last year. We're pleased to welcome all our new groups to Delta Dental. □



Company Name:	Number of lives insured:
Arctic Cat	998
Adolfson & Peterson	279
Brainerd Independent Schools	440
Carleton College	400
Cloquet Independent Schools	219
Marvin Windows and Doors	3,350
Painters and Allied Trades Dist. 82	2,000*
Twin Cities Pipe Traders	5,000

**effective Jan. 1, 2005*

Meet our Duluth Account Manager

In addition to 12 account managers based in Eagan, Minnesota, Delta Dental has one account manager based in northern Minnesota.

Six years ago Delta Dental hired Blanche Johnson, account manager, to work directly with groups in the Duluth area. Today she works with groups, which have more than 100 employees each, in northeastern Minnesota.

“We try to work with these groups face-to-face because we’ve found that’s what they prefer,” Johnson said. “Meeting with people is my favorite part of the job and it helps us serve groups even better.”



Johnson is available to assist groups with benefits choices, plan costs and miscellaneous questions.

She also regularly attends open enrollment meetings and health fairs. She enjoys working closely with brokers too, and delivers renewals and assists with ongoing maintenance of quality service to groups.

Previously, Johnson worked in provider services at Epic Life Insurance for five years and Blue Cross and Blue Shield for seven years before that. You can reach Blanche Johnson at 1-218-723-0077 or toll free at 1-888-723-0077. □

Ask Laura



Laura Burandt is manager of Network Recruitment and Retention at Delta Dental Plan of Minnesota. If you have a question you'd like us to address in EmployerUpdate, please send them to Editor, Public Affairs, Delta Dental Plan of Minnesota, 3560 Delta Dental Drive, Eagan, MN 55122-3166.

Question:

Are Delta Dental's networks stable, or do you have a lot of turnover?

Answer:

Our networks are very stable. In Minnesota, we have had virtually no turnover during the past year. Nationally, DeltaPremier USA® has less than a 1% turnover rate—in fact it's 0.21%. I credit this stability to the large number of members Delta Dental can deliver and our regular visits to network dentists. Also, dentists appreciate our excellent service, claims turnaround and claims accuracy. In 2003, Delta Dental processed more than 4.9 million claims, or an average of almost 19,500 claims a day. More than 98 percent of those claims were processed within 10 business days or less, with a 99 percent payment accuracy rate.

Network stability is important to customer satisfaction, so we do all we can to maintain and grow our networks.

DDPMN Named 'Employer of the Year'

Delta Dental Plan of Minnesota recently received the “Employer of the Year” award during the American Cancer Society (ACS) Relay For Life of the Duluth area. The award is presented for exemplary performance in working with employees who have received a cancer diagnosis.

Duluth employee and ACS volunteer Blanche Johnson, who was out of the office for nearly 10 months while undergoing

two cancer surgeries and chemotherapy, nominated the company. Coworkers completed her work, sent cards and gifts and also provided transportation to treatments and medical appointments. The company also allowed her to return on a part-time basis while continuing recovery before rejoining the company as a full-time employee.

“We are honored to receive this award,” said Michael F. Walsh, president and chief executive officer

at Delta Dental Plan of Minnesota. “Employees are our most valuable asset and

we take their health and welfare seriously. I'm pleased we could assist Blanche during her time of need.” □



Delta Dental Moves to CDT 2005

The American Dental Association has published new CDT 2005 (Current Dental Terminology) procedure codes that go into effect on Jan. 1, 2005. There are minimal changes: 39 new codes, 47 revisions and three deletions. Delta Dental is in the process of updating its claims processing system to reflect the updates. Dentists are responsible for submitting appropriate CDT 2005 codes for services performed on or after Jan. 1, 2005. For more information, contact the American Dental Association at 1-800-947-4746, or visit www.ada.org. □



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