

THE POWER OF SMILE[®]



 **DELTA DENTAL[®]**

DELTA DENTAL OF MINNESOTA

THE POWER OF...

Savings through the largest dentist network

- Delta Dental Premier® is the largest network of dentists across the state and country.
- Delta Dental PPOSM is one of the largest PPO networks across the state and country with deep discounts.
- For many groups, in-network utilization is 90-95 percent. More claims paid in-network means more savings, supporting rate stability over time.



Measurably superior service

- We process the average claim in just over one day.
- Claim processing accuracy is almost 100 percent.
- Calls are answered quickly, and nearly all questions are resolved on the first call to customer service.
- We retain 98 percent of our individually rated groups year after year.



Hometown expertise

- As a local company with operations in the Twin Cities and the Iron Range, we know the market and local employers.
- We have the longest tenure in the state, serving groups and their members since 1969.



Size

- We're the state's #1 dental benefits provider, serving more Minnesota-based groups and members than any other carrier.
- Most of the Fortune 500 companies in the state have selected us to provide their dental benefits.



Stability and consistency

- During the past decade, we've raised rates less than 3.5 percent a year on average for each of our main community-rated plans.
- A.M. Best has rated us "A" (Excellent) every year since 1999.



Strong partnerships

- We have long-standing partnerships with leading health plans and brokers statewide.
- Nearly 9 out of 10 brokers say we are "better" or "much better" than other quality dental insurance companies they know.



Community

- We make significant contributions annually to support oral health and health-related initiatives across Minnesota through our Delta Dental of Minnesota Foundation, Philanthropy program and oral health outreach sponsorships.
- On average, this amounts to around \$3 million in grants and donations to more than 250 organizations.

SOLUTIONS FOR INDIVIDUALLY RATED GROUPS of 100+

- **Flexible plan management**

We administer plans on a fully insured or administrative services only (ASO) basis to meet the specific needs of our groups. We can recommend benefit sets and processing policies based on our vast experience working with groups of all sizes.

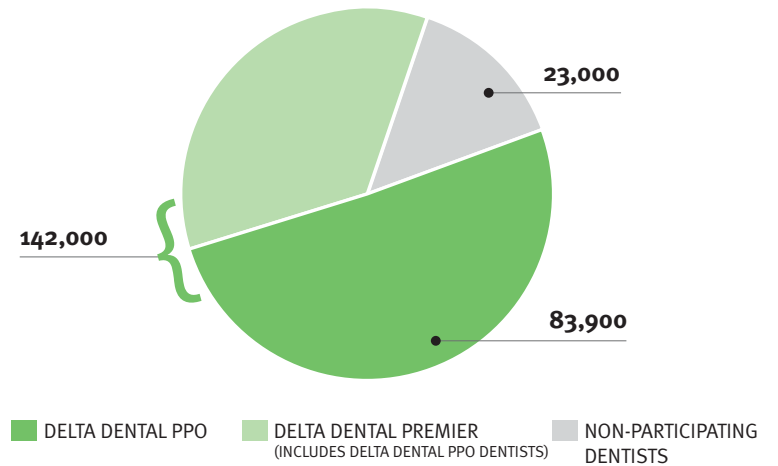
- **Largest network statewide and nationally for the greatest overall value**

In Minnesota and across the country, Delta Dental Premier is easily the largest network, with **3 out of 4 dentists participating nationally**. For most of our groups, in-network utilization is 90-95 percent, with many at almost 100 percent.

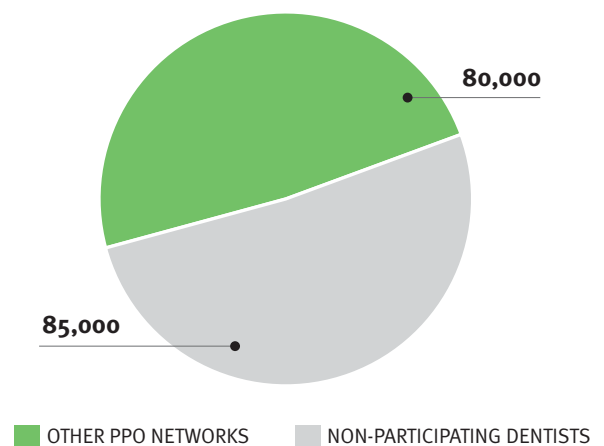
Network Management. We own and manage our local networks. By credentialing dentists and administering our own networks, we help ensure high-quality access for members.



DELTA DENTAL – UNIQUE DENTISTS



OTHER DENTAL PPO CARRIERS – UNIQUE DENTISTS



- **Seamless implementation and account management**

We have responsive account service for large clients through our dedicated implementation and account management teams.

Account Management. An experienced local account manager and an account coordinator are assigned to serve as personal contacts for all ongoing group needs.

- **In-depth reporting, including claim-savings and cost-management reports**

We help groups evaluate their plan, develop communication strategies and manage costs. Along with our comprehensive reporting package, custom reports are available upon request.

- **Web capabilities and helpful online tools available 24/7**

For Groups:

- Perform enrollment additions, deletions or membership file changes.
- Access billing statements and subscriber reports.

For Members:

- View claim, benefit and eligibility information.
- Order replacement ID cards.
- Search for a dentist.
- Access oral health educational information.



SOLUTIONS FOR COMMUNITY-RATED GROUPS (5-199 ELIGIBLE EMPLOYEES)

- **Delta Dental ConnectSM – One-stop shop for brokers and community-rated groups**

Our Delta Dental ConnectSM team provides an exclusive service for brokers and community-rated groups. Think of our team as your personal concierge for everything from sales through implementation and renewal.

Our team of experts is there for pre- and post-sales support to:

- Answer questions about our products and participation guidelines.
- Provide information on rates.
- Fulfill requests for proposals.
- Assist with new business implementation.
- Facilitate renewals.

- **Quotes available 24/7, 365 days a year**

Through our online rate calculator, brokers can generate complete proposals for groups in only a few minutes at www.deltadentalmn.org.

- **Products offered on a contributory or voluntary basis**

Groups can pay all or some of the costs on behalf of their employees. For the ultimate in flexibility, groups can even sponsor a voluntary dental plan from Delta Dental of Minnesota without contributing a dime.

- **Fast implementation**

With complete documentation, the entire set-up process for community-rated groups from pre-underwriting to receipt of the Welcome Kit averages 5 business days.

- **Rate stability**

During the past decade, we've raised rates less than 3.5 percent a year on average for each of our main community-rated programs.

- **Web capabilities and helpful online tools available 24/7**

For Groups:

- Perform enrollment additions, deletions or membership file changes.
- Access billing statements and subscriber reports.

For Members:

- View claim, benefit and eligibility information.
- Order replacement ID cards.
- Search for a dentist.
- Access oral health educational information.



Only **5 employees** need to enroll when employee and dependent participation requirements are met

PROGRAM	FEATURES	DESIGNED FOR
<p>DELTA DENTAL PPOSM AND DELTA DENTAL PREMIER[®] (MILLENNIUM CHOICE) 5-199 ELIGIBLE EMPLOYEES</p> <p><i>OUR MOST POPULAR PROGRAM FOR EMPLOYERS</i></p>	<ul style="list-style-type: none"> – Dual-option design where the group selects either standard or enhanced benefits – The ability for each employee to choose the plan option that fits their needs – Comprehensive benefits – Optional orthodontics – Access to the Delta Dental PPO and Delta Dental Premier networks with freedom to see any dentist 	<p>Groups throughout Minnesota that want comprehensive benefits and more flexibility both for themselves and their employees</p>
<p>DELTA DENTAL PPOSM 5-99 ELIGIBLE EMPLOYEES</p>	<ul style="list-style-type: none"> – Four comprehensive plans, with the strongest coverage and greatest opportunity for savings – Optional orthodontics – Access to the Delta Dental PPO and Delta Dental Premier networks with freedom to see any dentist 	<p>Metro-area groups due to excellent Twin Cities access</p>
<p>DELTA DENTAL PPOSM WITH ESCALATING MAXIMUM 5-99 ELIGIBLE EMPLOYEES</p>	<ul style="list-style-type: none"> – All the advantages of our Delta Dental PPO plan – Lifetime Deductible: after meeting the deductible, members never pay it again – Escalating annual maximum: starts at \$1,000 and grows by \$200 each calendar year until it reaches \$2,000 – Second-year rate cap 	<p>Metro-area groups that want the strongest coverage with value-added features and second-year cost predictability</p>
<p>DELTA DENTAL PREMIER[®] 5-99 ELIGIBLE EMPLOYEES</p>	<ul style="list-style-type: none"> – Preventive-only and basic plan designs – Two comprehensive coverage options with optional orthodontics – Access to the state's and country's largest network with freedom to see any dentist 	<p>Groups considering a fully insured preventive-only plan for the lowest premium costs</p> <p>Groups that want a straightforward, comprehensive plan with broad network access</p>

Only **5 employees** need to enroll with no other employee or dependent participation percentage requirements

PROGRAM	FEATURES	DESIGNED FOR
<p>DELTA DENTAL PPOSM PLUS PREMIER (DENTAL FLEX) 5+ ELIGIBLE EMPLOYEES</p> <p><i>OUR MOST POPULAR VOLUNTARY PROGRAM</i></p>	<ul style="list-style-type: none"> – Comprehensive coverage – Costs controlled through use of networks, waiting periods and deductibles – A choice of annual maximum options to further control costs – Optional orthodontics – Access to the Delta Dental PPO and Delta Dental Premier networks with freedom to see any dentist 	<p>Groups throughout Minnesota that want a voluntary program with comprehensive benefits, but with built-in features to control costs</p>
<p>DISCOVER INDEMNITY PROGRAM 5+ ELIGIBLE EMPLOYEES</p>	<ul style="list-style-type: none"> – A voluntary indemnity program with affordable benefits – Orthodontics automatically included with 10+ enrolled employees 	<p>Groups throughout Minnesota that want a flexible, non-network voluntary program</p>

SOLUTIONS FOR INDIVIDUALS AND FAMILIES

- **A variety of competitive plan designs**

We offer a wide range of plan options for Minnesotans age 18+ along with their spouse and/or eligible dependents – everything from low-cost preventive-only plans to comprehensive coverage including crowns, bridges and dentures.

- **Freedom to see any dentist**

Members are always free to see any dentist – with the greatest savings, no balance-billing and no claims paperwork to complete when they visit a network dentist. Delta Dental PPO is one of the largest PPO networks in the state, and Delta Dental Premier is easily the largest network in the state.

- **Coverage stays consistent**

Members don't have to wait to earn higher coverage amounts in subsequent years, and we guarantee their rates for 12 months. No changes or surprises.

- **Easy online access to benefit information and helpful tools 24/7**

For Members:

- View claim, benefit and eligibility information.
- Order replacement ID cards.
- Search for a dentist.
- Access oral health educational information.



- **Easy online enrollment and flexible payment options**

Enroll at www.deltadentalmn.org or complete and mail a paper enrollment form. Payment options for most plans include:

- Direct withdrawal from a checking account.
- Payment by check.
- Payment by credit card.
- Pay monthly, quarterly or annually.

VALUE-ADDED OFFERINGS

• International Emergency Dental Program

Delta Dental of Minnesota members can receive emergency dental care from a worldwide network of credentialed dentists while traveling or working nearly anywhere in the world. Dental emergencies usually include the unexpected onset of a tooth injury or tooth pain. A limited scope of services are eligible.

We reimburse eligible emergency dental care received from an International Emergency Dental Program dentist in full and it is not calculated into a member's annual plan maximum.

• Orthodontic Discount Program

Our Orthodontic Discount Program is a good alternative for groups that do not purchase traditional orthodontic coverage as part of their plan.

With the discount program, members receive guaranteed savings exclusively through participating dentists in our Twin Cities-area orthodontic network. Comprehensive Orthodontic treatment — including all records, appliances and visits — are provided at a total guaranteed cost of \$4,600. That represents significant savings, since typical treatment plans can cost in excess of \$6,000. Limited and Interceptive Orthodontic treatment plans also receive a 15-percent discount off the quoted fee. Employers may purchase program membership for their employees, or they can make membership available to employees on a voluntary (employee-paid) basis.

The program covers both children and adults and is available to all eligible employees and dependents. Members can enroll at any time prior to starting orthodontic treatment.

• Hearing Discount Program

Delta Dental of Minnesota has partnered with HearPO — an Amplifon company, the world's largest distributor of hearing aids — to offer a hearing discount program that's available at no cost to all our members located in Minnesota or anywhere across the country. It even applies to extended family members.

Through HearPO, Delta Dental of Minnesota members receive a **40-percent discount** on hearing diagnostic testing, the guaranteed lowest price on hearing aids, a three-year warranty on most hearing aids, 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), one year free aftercare and more than 2,600 locations nationwide.

HearPO has a dedicated Web site exclusively for Delta Dental of Minnesota members so they can access the program: www.hearpo.com/deltadentalmn.



CONTACT US

Pre-sale questions

Individually rated groups of 100+

Call our large-group sales team: 1-800-328-1188

Community-rated groups (5-199 eligible employees)

Call Delta Dental Connect: 1-800-906-5250

E-mail: deltadentalconnect@deltadentalmnadmin.org

Individuals and families

Visit our Web site to enroll online or for more information:

www.deltadentalmn.org

For Individual Dental: Call us at 1-888-223-2954

For SingularDental: Call us at 1-800-704-6993

Corporate Address

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