

EmployerUpdate

Spring 2005

Meet Our Senior Account Managers

Delta Dental's five senior account managers work with larger groups to meet their day-to-day needs regarding enrollment, renewals, operations, contracts and more.

The team has a long and successful history of working together and with their customers. In fact, they all attribute their satisfaction with their jobs to these relationships. They aim to take care of their groups and make sure they are happy with their Delta Dental plans.

**Andrea Allred**

Andrea Allred, a 10-year veteran of Delta Dental, graduated from the College of Saint Benedict before working at a local health care company.

She explained that she joined Delta Dental because it has a proven track record of maintaining cost efficiency for the organization and for its customers.

"Delta Dental's commitment to improving the oral health of all our members is admirable," Allred said. "On top of providing strong products, we educate our groups through communications such as monthly oral health tips."

**Linda Bartlett**

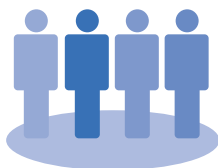
Linda Bartlett has worked at Delta Dental for more than nine years. Before that, she was an account manager at a health insurance company for eight years.

She has a bachelor's degree from the University of Wisconsin in Madison and worked in a dental office during college.

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New Groups Join Delta Dental

We're pleased to welcome several new groups to Delta Dental. You'll find that Delta Dental's savings, service and network access can't be beat! □



Company name:	Number of lives insured:
Allied Vaughn	490
Colwell Industries	350
Eide Bailly, LLP	500
GMAC Commercial Holding	2,000
Jostens (Von Hoffman division)	1,800
Minnesota Twins	165
MoneyGram International, Inc.	1,200
Nexus	380
Northern MN-WI area Retail Food, Health & Welfare Fund	2,700
Pentair (Wicor division)	2,800
Production Sheet Metal Workers Local 10 Health & Welfare Fund	500
The Red Lake Nation	1,055

Inside

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SPECIAL INSERT: Informative Tips For Groups

We've inserted an industry tip, Open Up and Ask Your Dentist Questions, in this edition. Please feel free to distribute it to your employees. Industry tips and oral health articles are also available on our web site at www.deltadentalmn.org. Simply click on Oral Health Resources on the homepage.

Delta Dental can e-mail you these informative, professionally designed tips each month. Please tell your account manager if you'd like to sign up for this free service. Then, you may use the PDFs in your internal newsletters, print and distribute them with your employees' paychecks or e-mail them to your staff.

Senior Account Managers continued ...

Her favorite part of the job is when she can visit clients and have one-on-one time with them.

"My group customers tell me that our web site applications are easy to use," Bartlett said. "Benefits and eligibility inquiry and claims look-up are popular tools for their employees."



Kris Dunn

Before working at Delta Dental for 12 years, Kris Dunn was a broker at a health insurance brokerage firm in Phoenix, AZ. She earned a degree in marketing and management from Mankato State.

She enjoys taking care of people and making sure her clients are satisfied.

"Our top-notch Customer Service department also provides quality service to our customers by finding and implementing solutions for them," Dunn said.



Mark Keller

Mark Keller, who has worked at the company for 13 years, was a broker before joining Delta Dental. Prior to that, he worked at a health insurance company as an account manager for seven years.

Keller earned a business administration and finance degree from the University of Minnesota in Duluth.

He joined Delta Dental because of its superior dental products and service administration.

"Through an exclusive agreement with Europ Assistance, we offer the extra perk that subscribers and dependents can receive emergency dental treatment while traveling or working abroad," Keller said.



Marykay Pewowaruk

Marykay Pewowaruk has worked in the insurance industry for 14 years, five of which have been at Delta Dental. Prior to joining Delta Dental, she worked at companies as a benefits consultant,

a claims supervisor and an account manager. She has a bachelor's degree from North Dakota State University and a master's degree from the University of St. Thomas.

Her favorite part of her job has been building relationships with her coworkers and customers.

"I think part of the reason our customers stay with us is because we have some of the largest networks in the state and the country," Pewowaruk said. "In our case, bigger is better!" □

25+ Years With Delta Dental

In 2004, we announced the start of a recognition program for groups celebrating 25 years or more with Delta Dental. In each issue, we'll recognize groups celebrating these anniversaries.

For this program, groups' benefits departments will be treated to a special celebration and given a clock in honor of their "time" with us. Delta Dental will contact groups with milestone anniversaries to schedule their celebrations. □



From left, Marvin West, vice president of Sales for Mereen-Johnson Machine Company, accepts an award from Chris Field, Delta Dental account manager, in honor of the company's more than 30 years as a Delta Dental customer.

Groups with Milestone Anniversaries

(through February 2005)

- Beverage Drivers #792
- Buhler, Inc.
- City of Babbitt
- City of Montevideo
- City of St. Cloud
- City of Tower
- Despatch Industries
- Education Minnesota
- Fiduciary Counselling, Inc.
- Graphic Communications Health & Welfare Trust Funds
- Honeywell
- Kurt Mfg. Co.
- Mereen-Johnson Machine
- Minneapolis Plastic Surgery
- Minnesota Bankers Association
- Minnesota Council #665
- Minnesota Farm Bureau Federation
- Nilfisk - Advance, Inc.
- Nobles County
- North St. Paul/Maplewood/Oakdale ISD #622
- Northland Aluminum Prod
- Nott Company
- Oppenheimer, Wolff & Donnelly
- Protatek International, Inc.
- Ramsey County
- Range Center
- Roberts Automatic Products
- SICO North America
- St. Cloud Independent School District #742
- St. Paul Auto Dealers Trust
- St. Paul Electrical
- St. Paul Typographical Union
- Stahl Construction
- Star Machine & Tool Co.
- Teamsters & Dairies Union
- Teamsters Local #1145
- Thomson Corporation (West Group)
- Twin Cities Pressmen Health/Welfare Fund
- UPM - Kymmene
- Warehousemen Drivers & Helpers
- Williams Steel and Hardware
- Willmar Independent School District
- Wright County Cap
- YMCA
- Youngblood Lumber Co.

New Individual Dental Plan

Delta Dental recently launched an individual dental benefit plan that is a great option for your retirees.

Individual Dental is a comprehensive, affordable plan for Minnesotans age 25 and above. It's easy for individuals to find a dentist because Individual Dental utilizes the two largest networks in the state and

the country: DeltaPreferred Option USA® and DeltaPremier USA®.

For more information, visit our web site at www.deltadentalmn.org or call 651-406-5995 locally or 1-888-223-2954 toll free. □



Delta Dental's 2004 Recap

In 2004, Delta Dental had a 98.6% member retention rate, due in part to our comprehensive networks, excellent customer service and rapid claims turnaround.

- Our dentist networks remain strong with almost 80% of all licensed, practicing dentists participating in our networks—almost double that of the closest competitor.
- Every day, we field more than 5,000 calls—chiefly about benefits and participating dentists—and process more than 20,500 claims.
- We answered almost 30,000 calls through the GBA/Broker helpline last year.
- In 2004, Delta Dental processed 5.2 million claims. More than 99% of these claims were processed in 14 calendar days or less, with a 99% payment accuracy rate.

Delta Dental in the Community

As part of our non-profit mission, Delta Dental continued to be active in the community in 2004, promoting the importance of good dental health and corporate citizenship. We accomplished this through numerous corporate giving, community investment and employee volunteer programs, which enhance the lives of thousands of individuals and families each year.

Here are some highlights from the past 12 months:

- Projects funded through our philanthropic program predominantly focused on oral health promotion. Projects ranged from a donation to purchase an equipment sterilizer for a community dental clinic serving underserved populations to a multifaceted early childhood oral health education campaign with the Minnesota Head Start Association.



Richard Hastreiter, DDS, dental director of Delta Dental Plan of Minnesota, read the book *Show Me Your Smile* to a Head Start class in Duluth in honor of Children's Dental Health Month. Delta Dental awarded Head Start a grant to create a book on oral health to distribute to children and their families.

- Recent sponsorships include the Twin Cities Children Expo, Children's Defense Fund "Beat the Odds" scholarship program, and Prevent Child Abuse.
- Matching-gift employee fundraising events included a campaign for tsunami relief.

Employee giving along with our corporate match made this our largest corporate disaster fundraising effort with \$19,750 being donated.

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Survey Says...

Thanks to all who took the time to complete our recent group survey. More than 97% of you indicated that you were satisfied with Delta Dental. Many respondents credited our excellent service as the reason for their satisfaction.

Other feedback included "Always goes above and beyond to solve any issues for our employees" and "Meets or exceeds my expectations on all levels."

We appreciate your suggestions too and, in reaction, we work to make enhancements. For example, groups will be able to retrieve current billing reports online by early 2006.

Subscriber Survey Results

Above all, we want to ensure our customers are satisfied with our performance. For that reason, we were also pleased with our annual subscriber survey results that 97% of respondents were satisfied with Delta Dental's quality of service in 2004. □



Ask Valerie

Valerie Sorenson is vice president of Sales and Marketing at Delta Dental Plan of Minnesota. If you have questions you would 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:

Can you give groups an update on the use of alternate IDs with Delta Dental?

Answer:

In an effort to further protect the privacy of our subscribers, Delta Dental is working on a project to use alternate IDs instead of social security numbers as primary identification. (The alternate IDs will be random nine-digit alphanumeric IDs that are system generated.) Delta Dental is in the planning and development stages of this project.

Once the program is implemented, groups will be able to request the assignment of alternative IDs for all existing subscribers. New subscribers would have the number assigned when they are enrolled. Then, claims can be submitted with either the SSN or the alternate ID because our claim system will recognize both numbers. Also, the alternate ID will be printed on the subscriber's EOB.

Please note, groups will need to continue to send a subscriber's SSN when reporting eligibility. This allows us to identify the correct subscriber in our system, which allows tracking of history such as deductibles, maximums and time limitations.

2004 Recap continued ...

- Thousands of oral health education materials and oral health products distributed annually.
- Delta Dental was honored to receive an award from Children's Dental Services for our efforts in boosting the oral health of Minnesota's underprivileged children.

"Our philanthropic mission is to foster relationships and partnerships that address health and community needs in Minnesota," said Ann Johnson, director of Community Affairs. "We primarily invest in and partner with organizations that focus on oral health and education initiatives, particularly those that attempt to find cost-effective solutions to long-term oral health care concerns." (Johnson can be reached at 651-994-5248.) □



**We could do this
with our eyes closed**

*(But we don't want to
make you nervous.)*

**Delta Dental® Plan of Minnesota—
The dental plan experts for more than 30 years.**

EmployerUpdate is published for our group clients. Story ideas and questions from readers are welcome.

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Open Up and Ask Your Dentist Questions

When you're sitting in the dentist chair, it can be hard to get a word in between the cleaning procedures, but it's important for you to speak up. Asking questions about recommended procedures and your oral health is important for your well being and pocketbook. The more you know, the better choices you'll make so start by asking questions.

Your Rights

As a dental patient you have many rights, ranging from getting a second opinion to refusing treatment. In order to achieve better results, it is your responsibility to play an active role in managing your dental care along with your dentist. If you don't understand your dentist's advice, it is important for you to get clarification.

As a dental patient your basic rights include:

- Having your dental records kept private
- Getting details about procedures' risks
- Finding out the cost of treatment
- Receiving sufficient information regarding treatment alternatives

- Being informed of health problems
- Filing a grievance and receiving prompt review of your complaint

Your Dentist's Responsibility

Your dentist's job is to coordinate the dental services you receive, from preventive dental care such as exams and cleanings, to dental treatment such as repairing a broken tooth or removing decay and restoring the tooth with a filling.

Dentists are also responsible for assessing your unique needs, irrespective of your coverage, and informing you of all your options. An ongoing relationship with your dentist increases your chances of receiving the best care possible, taking into consideration all aspects of your health, life and environment.

Continued



For more information, please visit our Web site at www.deltadentalmn.org.



Delta Dental Plan of Minnesota

Choosing a Dentist

Having a dentist whom you visit regularly and feel comfortable with is important to your overall oral health. The best way to select a dentist is to get recommendations from people you know or your previous dentist. During your first visit, you should be able to determine if this is the right dentist for you.

Consider the following when selecting a dentist:

- Is the office easy to get to from your home or job?
- Does the office appear to be clean, neat and orderly?
- Does the dentist explain techniques that will help you prevent dental health problems?
- How are after-hour emergencies handled?
- Is information provided about fees and payment plans before treatment is scheduled?
- Does the facility have the type of special needs access you may need to get into the facility?
- Does the practice have the ability to treat any special needs you may have?

Some Questions to Consider Asking

- Based on my oral health needs, how often should I get exams (e.g. every six months or yearly)?
- What are all my treatment options?
- Which treatment do you recommend and why does it fit my needs better than the other options you described?
- How much discomfort should I expect?
- Will my symptoms go away? When?
- What is the cost of the recommended treatment and the other options described? What will the cost of the recommended treatment or other options be to me?
- How many times have you done this procedure?
- What kind of follow-up care do I need?
- What could happen if I delay this treatment?

