

# EVERYONE DESERVES A HEALTHY SMILE

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2017 DELTA DENTAL OF MINNESOTA ANNUAL REPORT  
*INCLUDING DELTA DENTAL OF MINNESOTA, SERVING NORTH DAKOTA*



Healthcare

Healthcare

We are here for li

## YOUR SMILE IS POWERFUL

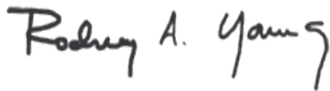
We are proud to protect over 4.1 million smiles across the nation and 8,800 employer groups in Minnesota and North Dakota. Protecting these smiles is important and we, along with our oral health partners, take this responsibility seriously.

In 2017, we were fortunate to bring notable new clients into our Delta Dental family, including individual consumers and families. Once again, we are extremely proud to report that in 2017, 98 percent of our employer groups continued their relationship with us.

It is our understanding that our customer and provider partner service, nationwide network of high-quality oral health professionals, dependability and consistency, along with well-established broker relationships are the distinctive differences of Delta Dental. In 2017, we developed plans to ensure we maintain our unique differences, as well as add enhanced technology and systems to meet the ever-evolving needs of our multiple stakeholders.

Lastly, I am happy to share that, through the efforts of our Delta Dental of Minnesota Foundation and corporate philanthropy, we will continue our commitment to improving access to oral health care, workforce development and education among the communities we serve throughout the state.

Thanks for choosing Delta Dental as your partner in oral health.



Rodney A. Young  
Chief Executive Officer and President  
Delta Dental of Minnesota

## BOARD OF DIRECTORS

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## AT DELTA DENTAL OF MINNESOTA, WE BELIEVE EVERYONE DESERVES A HEALTHY SMILE

We administer dental benefit plans through the nation's largest network of dentists. We invest in organization and programs that improve the health of the communities we serve.

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### PROTECTING SMILES IS OUR JOB. AT DELTA DENTAL OF MINNESOTA, WE'RE PROUD TO SERVE:



Greater Than 8,800  
Minnesota- and North Dakota-based  
purchasing groups.



4.1 Million  
Members nationwide.



14 of Minnesota's 17  
Fortune 500 clients



724,000  
Government program enrollees  
in Minnesota and North Dakota.



78,000  
Individual and Family Plan members.

## DELTA DENTAL DIFFERENCE

Delta Dental of Minnesota is one of the largest providers of dental benefits nationally. Founded in 1969, the company is an independent, nonprofit health service plan corporation.

Superior service, unmatched cost savings and extensive dental networks are a few Delta Dental Differences.

We offer dental insurance solutions for large, mid-size and small employers, as well as individual consumers and families across Minnesota and North Dakota.

Group Plans: We offer plans to fit the needs of any group size. We offer both fully insured (risk) and self-insured (administrative only) benefit plans.

Individual and Family Dental Plans: Delta Dental offers a variety of affordable dental plans that fit the unique needs and budgets of individuals and their families who do not have an employer-sponsored dental plan option. Our plans are available on the state and federal exchanges. Our plans can also be purchased online directly from Delta Dental of Minnesota.

Public Programs: Delta Dental of Minnesota offers dental benefits to more than **450,000** public program enrollees in Minnesota and North Dakota.

At Delta Dental of Minnesota, our ultimate goal is to provide dental benefits that meet the needs of our members. We hold ourselves to exceptional service standards to ensure the best experience for our Delta Dental members, employers, broker and provider partners.

## SAVINGS THROUGH THE DELTA DENTAL NETWORK

Combined, our Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup> networks rank\* No. 1 in overall total effective discount in Minnesota.

### MINNESOTA:

2,883 dentists

Delta Dental Premier<sup>®</sup>



1,866 dentists

Delta Dental PPO<sup>SM</sup>



*That's 9 out of 10 dentists in the state!*

### NORTH DAKOTA:

273 dentists

Delta Dental Premier<sup>®</sup>



101 dentists

Delta Dental PPO<sup>SM</sup>



*That's more than 6 out of 10 dentists in the state!*

\*Per Ruark Consulting, an independent consulting firm that annually measures and analyzes 21 of the nation's leading competitive dental networks.

## BEST-IN-CLASS SERVICE



6,808,632  
CLAIMS PROCESSED ANNUALLY



2,399,608  
TOTAL CALLS ANSWERED



97%  
INQUIRIES RESOLVED ON FIRST CALL



27,000  
AVERAGE CLAIMS PER DAY



7,100  
AVERAGE CALLS PER DAY



1.6 Days  
AVERAGE CLAIMS TURNAROUND TIME



98%  
GROUP RETENTION RATE



97.4%  
MEMBER SATISFACTION



\$1,191,238,891  
TOTAL DENTAL CLAIMS PAID



## BALANCE SHEET

Cash and Cash Equivalents	\$33,019,780
Investments	\$212,179,250
Accounts and Notes Receivable	\$78,560,081
Property and Equipment, Net	\$2,915,754
<b>Total Assets</b>	<b>\$326,674,865</b>
Dental Service Claims	\$106,017,700
Accounts Payable	\$1,599,488
Accrued Expenses	\$1,580,826
Deferred Revenue and Group Refunds	\$3,805,834
Due to Affiliates	\$53,625,831
<b>Total Liabilities</b>	<b>\$166,629,679</b>
Fund Balance and Member's Equity	\$159,704,348
Accumulated Other Comprehensive Income	\$340,838
<b>Total Equity</b>	<b>\$160,045,186</b>
<b>Total Liabilities and Equity</b>	<b>\$326,674,865</b>

# STATEMENT OF OPERATIONS

Premium Revenue	\$1,274,673,432
Dental Administrative Fees	\$99,706
Investments and Other Income	\$15,226,724
<b>Total Revenue</b>	<b>\$1,289,999,862</b>
Dental Service Claims	\$1,173,347,288
Operating Expenses	\$116,905,298
<b>Total Expenses</b>	<b>\$1,290,252,586</b>
Revenue Under Expenses	\$252,724
Increase in Other Comprehensive Income	\$61,655
Reserves, Beginning of Year	\$172,236,255
Reserves, End of Year	\$160,045,186



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Delta Dental of Minnesota

[DeltaDentalMN.org](http://DeltaDentalMN.org)

DDMN.5.11.18