TIDIAL EMPLOYER



INSIDE

A Successful Start To 2006

Broader Dental Coverage To Be Considered For Pregnant Women

Delta Dental
Sponsors
Symposium On
Dental-Medical
Connection

Online Enrollment Application Enhancements

A Brand New Look

You may have noticed the new, revitalized look of this newsletter. As we incorporate Delta Dental Plans Association's (DDPA) new national brand guidelines through the year, you'll start seeing some graphic design updates to our letterhead, Web site and more.

DDPA has revitalized the brand to develop a stronger national identity with all the Delta Dental state plans. These updates will not affect our products, benefits and services.

As part of this enhancement, our visual identity is revitalized with a new logo, new colors and other graphic changes. This includes updating our organization name and network names to reinforce the Delta Dental brand:



Current Name	Updated Name
Delta Dental Plan of Minnesota	Delta Dental of Minnesota
DeltaPremier and DeltaPremier USA	Delta Dental Premier
DeltaPreferred Option and DeltaPreferred Option USA	Delta Dental PPO

To ensure minimum confusion for members, we'll use transitional language that lists the former names as we incorporate the new verbiage. We'll also keep groups posted as updates are phased in.

Please feel free to contact your Delta Dental representative if you have any questions or concerns.

OUR SERVICE MAKES YOU SMILE

Delta Dental of Minnesota works hard to serve your needs. In 2005, 92% of respondents to our annual survey were satisfied with our quality of service. The large group survey revealed that 97% of respondents were satisfied with our service in 2005. Also, we had a 98.7% member retention rate in 2005. We attribute these high percentages, in part, to our quality service.

2005 Service Statistics

submitted electronically

Number of calls answered (mainly about benefits and participating dentists)	1,170,663
Average number of calls per day	4,627
Number of claims processed	5.2 million
Average number of claims per day	20,550
Claims processing accuracy rate	99.1%
Financial/payment accuracy rate	99.5%
Average time to process claim	99% within 10 business days
Percent of claims	47.2%



DELTA DENTAL SPONSORS SYMPOSIUM

Delta Dental of Minnesota sponsored "The Latest in Understanding the Dental-Medical Connection" business symposium at the 35th Annual American Association of Dental Research Conference, held on March 9, in Orlando, Florida.

The symposium brought together leading research experts from across the United States to present the current status of research on the relationship between oral disease and major medical conditions, such as cardiovascular disease, stroke, respiratory illness, diabetes and pregnancy.

"Delta Dental of Minnesota is pleased to be at the forefront of cutting-edge research, and how it affects our mission to provide members with top quality dental benefit plans," said **Dr. Sheila Riggs**, Delta Dental of Minnesota president and CEO.

Delta Dental Presents Study Findings

In fact, Delta Dental of Minnesota recently completed a study regarding the trends and costs comparisons associated with treating a severely damaged or lost tooth and presented its findings at the dental research conference.

The study revealed the average initial cost of implants with crowns and associated procedures was the most expensive (\$3,255), followed by three-unit bridges and associated procedures (\$2,410), and root canals with crowns and associated procedures (\$1,591). The study also uncovered a significant increase in the utilization of implants with crowns, a significant decrease in the utilization of three-unit bridges, and no significant change in the utilization of root canals with crowns.

"It is our understanding that this research is the first to explore these important issues," said **Dr. Richard Hastreiter**, co-author of the study. "Because dental implants are a hot topic in dentistry today, these results generated significant interest from dentists and industry analysts when we recently presented our findings at the conference. This kind of information simply hasn't been previously available."

Dr. Richard Hastreiter, dental director and vice president of oral health analytics at Delta Dental and Dr. Peilei Jiang, director of oral health analytics at Delta Dental, completed the study by utilizing data from dental claims submitted by Minnesota dentists for services provided to commercially insured patients from 1997 through 2004.

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 clock in honor of their "time" with us.

Groups with milestone anniversaries in 2006:

Blackduck School District
C.L.M.Corporation
City of Richfield
Doyles Bowling and Lounge
Osseo School District
Richfield Public School
Stillwater School District
Wilson McShane

BROADER DENTAL COVERAGE TO BE CONSIDERED FOR PREGNANT WOMEN

Delta Dental of Minnesota is considering adding new types of dental coverage for expectant mothers at no additional cost, pending the outcomes of key studies on periodontal disease in pregnant women and the incidence of preterm birth funded by the National Institute of Dental and Craniofacial Research (NIDCR) in Washington D.C.

"There is a growing body of evidence that suggests a link between an individual's oral health and overall health, specifically in this instance an association between periodontal disease and preterm babies, but additional research is needed to determine if there is a cause and effect relationship between these two conditions," said Dr. Richard Hastreiter, dental director and vice president of oral health analytics at Delta Dental of Minnesota.

"The NIDCR is funding comprehensive studies on this issue, and if a strong causal relationship is proven, Delta Dental will be adding specific types of dental coverage at no additional cost. In this case and in similar situations, we believe it is our corporate responsibility



to continually monitor the most recent scientific studies to ensure Minnesotans have access to appropriate dental benefits based on cutting edge research."

The NIDCR funded research includes two independent studies, involving 2,600 pregnant women, to determine if treating periodontal disease in pregnant women can reduce the incidence of preterm births. Results of one of the studies is expected in 2006.

ONLINE ENROLLMENT APPLICATION ENHANCEMENTS

At Delta Dental we are committed to providing you with top-quality service and innovative tools that help meet your needs. Our online enrollment application now has the following enhancements:

- Revitalized look that is easier to use with less scrolling
- Fewer screens to navigate because subscriber and dependent details are on the same page
- All transactions will be updated immediately in our enrollment tables from the application
- Ability to key multiple transactions in a single business day
- Option to request historical reports using the transaction date



A SUCCESSFUL START TO 2006

Delta Dental is off to a successful year with our large and small group business. We're constantly strengthening our product and network solutions to best serve our new and existing groups. For example, the expansion of our Gilbert service center has fueled our growing small group business.

You'll see more of our efforts throughout the year as we continue to add resources and deliver increasingly competitive services.

We owe our success to our brokers and consultants with whom we work and to our groups. Thank you for your business and for a great beginning to 2006.



ASK VALERIE

Valerie Sorenson is vice president of Sales and Marketing 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: Do dental plans differ from health plans?

Answer: Yes, they do. The largest difference between dental plans and health plans is this:

Most health plans are designed to cover services that are medically necessary to treat specific conditions or diseases. This allows you the flexibility

to respond to your individual medical needs and treatment requirements to avoid significant financial burden. Additionally, employers and/or health care providers may be mandated by law to provide certain coverage levels.

Dental plans serve a different purpose. Employers offer dental benefit plans to provide financial assistance to meet general dental care needs of employees.

Because dental care is less costly and more predictable than medical care, dental plans typically feature a specific set of benefits and coverage parameters.

EmployerUpdate is published for our group clients. Article ideas and questions from readers are welcome. **Publisher:** Delta Dental of Minnesota. *Send questions or comments to:* Cathy O'Connell, Editor, Public Affairs, Delta Dental of Minnesota, 3560 Delta Dental Drive, Eagan, MN 55122, E-mail: coconnell@deltadentalmn.org.

DDMN.008.05

www.deltadentalmn.org

Delta Dental of Minnesota 3560 Delta Dental Drive Eagan, MN 55122-3166

