

DELTA DENTAL OF MINNESOTA **EMPLOYER**  
**UPDATE**



---

# INSIDE

---

DDMN Again  
Receives High  
Marks From  
A.M. Best And  
Standard & Poor's

---

Ask Asea

---

Favorable Dentist  
Survey Results

---

Oral Health  
Education

## DELTA DENTAL CONTINUES OFFERING LARGEST NETWORK

**Delta Dental of Minnesota offers members access to the largest network in the state—and the nation. This fits in with our non-profit mission to create access to affordable dental care. For members it means convenience and freedom of choice with minimal disruption.**

### **Our Network Size**

Through a unique contractual agreement, Delta Dental maintains

a network of participating dentists that includes about 80 percent of the licensed, practicing dentists in Minnesota, making it nearly twice as large as our closest competitor.

In Minnesota, we have about 2,600 participating dentists—in rural and metro areas. Nationally, we have the largest dental network in the country with about 124,000 participating dentists. Three out of four dentists in America are in our network.

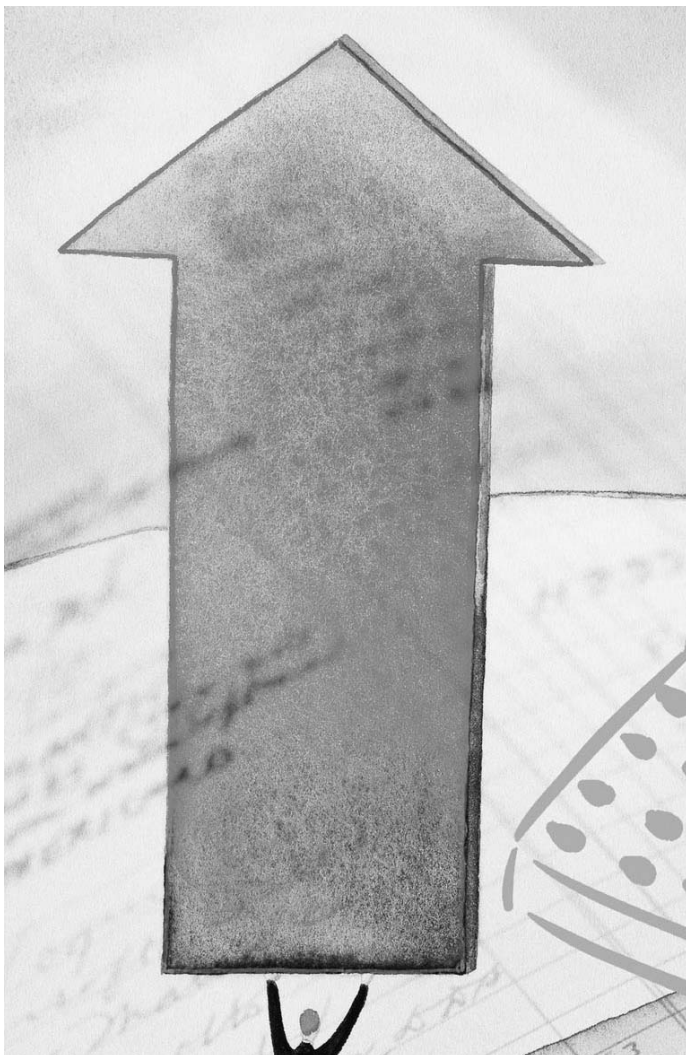
*(Continued on page 3)*



# DDMN AGAIN RECEIVES HIGH MARKS FROM A.M. BEST AND STANDARD & POOR'S

Delta Dental of Minnesota has a history—and future—of being dependable due, in part, to our financial strength. DDMN consistently earns high financial ratings and, in fact, is one of the most highly rated dental plans in the country.

Recently, A.M. Best Co., the insurance ratings organization, gave DDMN an A (Excellent) rating for the ninth consecutive year and Standard & Poor's reaffirmed its AA- (Very Strong) rating for the ninth consecutive year as well.



## ORAL HEALTH EDUCATION

As part of our commitment to members' long-term oral health, we provide access to a variety of valuable oral health tips online. Visit [www.deltadentalmn.org](http://www.deltadentalmn.org) to download the PDFs to share with your employees via intranet, internal newsletter, paycheck stuffer or e-mail. Here's an excerpt from one of our tips:

### Tackling Teen Dental Health

The incidence of oral health problems among teens ages 12-19 remains a concern. Take time to renew your teenager's commitment to a healthy smile with the following tips.

- Encourage them to brush their teeth twice a day with fluoridated toothpaste to one of their favorite songs in its entirety.
- Choose nutritious snacks that contain less sugar and sticky substances.
- Drink fluoridated water to help cleanse the teeth of excess bacteria and food debris.
- Check with the dentist before starting or using a tooth-whitening product.
- Teens should not smoke, chew tobacco or pierce their tongue or lips.
- Wear protective gear like mouthguards during sports and be sure to wear a seat belt.

## (CONTINUED FROM FRONT)

### Behind the Numbers

We define our networks by the number of unique participating dentists, which is considered the true measuring stick for network size.

The number of office locations (access points) is a helpful but secondary indicator of network size. Dentists who practice in multiple locations bring their expertise to a broader geographic area, but with limited availability of a few days a week at best at each location.

### Continually Growing

We have steady growth of adding dentists to our networks. In fact, the network—after additions and terminations—has had a net gain of 58 unique dentists joining in Minnesota and 3,189 unique dentists joining nationally since January 2007.

## DELTA DENTAL OFFERS THE LARGEST NETWORK

### Unique Dentists in Minnesota

-Delta Dental Premier®*	2,595
-Guardian DentalGuard**	1,299
-MetLife**	747
-Aetna**	552

\*Based on internal reports, November 2007

\*\*Data Source: Based on data generated July 2007 by a third-party resource for data on providers and managed care networks to the healthcare industry

### Unique Dentists Nationally

-Delta Dental Premier*	124,275
-MetLife PDP**	55,918
-Guardian DentalGuard**	54,597
-Aetna**	48,176

\*Based on data received by Delta Dental Plans Association, September 2007

\*\*Data Source: Based on data generated July 2007 by a third-party resource for data on providers and managed care networks to the healthcare industry

## FAVORABLE DENTIST SURVEY RESULTS

Our recent survey to Minnesota participating dentists reveals that nine out of 10 responding dental offices are satisfied with the quality of service Delta Dental of Minnesota provides for commercial programs. Satisfied dentists means a more seamless experience for subscribers.

Respondents were especially pleased with the quality service of our call center. About 93 percent of respondents provided a Customer Service Center rating of good or better. Delta Dental Customer Service representatives scored high on most attributes.

Also, 91.8 percent of respondents provided an overall rating of good or better for claims processing services. The survey was conducted as part of our ongoing initiative to provide quality service to all our stakeholders.



# ASK ASEA

Asea Safgren is director of retention 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](mailto:coconnell@deltadentalmn.org) or Delta Dental of Minnesota, 3560 Delta Dental Drive, Eagan, MN 55122-3166.



## Question:

How is Delta Dental of Minnesota incorporating the State of Minnesota's revised dependent-eligibility law?

## Answer:

The State of Minnesota revised its dependent-eligibility law for all fully insured and specific ASO contracts, which we are

incorporating effective on groups' next renewal date (on or after January 1, 2008). Under the revised law, dependents between 19-25 years of age no longer need to be full-time students or living at home with their parents to be eligible for coverage under their parents' plan. You have received or will be receiving the appropriate documentation to your plan.

If any of your employees (including those now on COBRA) have dependents age 19-25 whom we do not have on file as full-time students, you will need to enroll them through your normal reporting method (electronic, online enrollment, paper) within 30 days before or after your group's effective or renewal date in order for them to receive benefits.

If you have any questions, small groups should contact Delta Dental Connect<sup>SM</sup> at 651-406-5920 or 800-906-5250 and large groups should contact their Delta Dental Account Manager.

---

*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, Delta Dental of Minnesota, 3560 Delta Dental Drive, Eagan, MN 55122, E-mail: [coconnell@deltadentalmn.org](mailto:coconnell@deltadentalmn.org).

DDMN.008.05

[www.deltadentalmn.org](http://www.deltadentalmn.org)

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

**DELTA DENTAL** 