



Newsline

BROKER NEWS FROM
DELTA DENTAL OF OKLAHOMA

Delta Dental of Oklahoma Introducing On-Line “Explanation of Benefits Videos” for Tech-Savvy Subscribers



What Delta Dental subscribers are saying...

- “It’s a tool we will definitely use.”
- “I really enjoy the educational component.”
- “These EOB Videos are on the leading-edge of technology and service.”
- “These (videos) are a major differentiator from your competitors.”

Delta Dental of Oklahoma’s Latest Program to Lead the Industry in Online Customer Service

Many medical and dental subscribers have trouble understanding their Explanation of Benefits (EOBs) which may result in confusion regarding their coverage. To effectively communicate our processing policies and provide 24/7 access for our subscribers, Delta Dental of Oklahoma has produced 25 short videos dealing with your employee’s most common questions. The program is set to begin in early September, 2007.

These films will inform subscribers about:

- > the treatment they received,
- > their plan’s policies and guidelines; and,
- > any applicable benefit determinations.

Viewing an EOB Video!

Not every processing policy has a video, but if an EOB document contains a three digit video code (located after one of the 25 processing policies), subscribers will simply visit www.deltadentalspotlight.org and register. Then they select EOB Videos from the main menu and enter the video code for that specific procedure. It’s that simple!

Want to view a sample EOB video?

Visit : www.DeltaDentalSPOTLIGHT.org

At Delta Dental of Oklahoma we continually work to advance our customer care. We hope your employees will benefit greatly from this new service. Be sure to look for more innovations from Delta Dental of Oklahoma coming soon! ■

New Direct Line for Brokers

Call: Sales & Marketing: 405-607-4709 (OKC Metro) -or- 866-685-2112 (Toll Free)

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How can your clients maximize their Delta Dental PPO benefits?



Delta Dental PPO is our nationwide preferred provider organization (PPO) plan. The PPO plan gives enrollees the freedom to visit any licensed dentist. However, when enrollees select the PPO network dentist, they will likely receive the highest level of benefits with the lowest out-of-pocket cost.

Our network dentists:

PPO dentists are a select group of Delta Dental dentists who agree to provide treatment at discounted fees. Typically, the enrollee's share of the bill (copayments and other fees they pay) will be lower. If enrollees don't visit a PPO dentist, it's still to their advantage to seek treatment from a Delta Dental Premier dentist, whose fees are predetermined, to limit out-of-pocket expense. This "two-networks-in-one" (Delta Dental PPO plus Premier) advantage – a concept pioneered by Delta Dental – balances dentist access with control of benefit costs.

What your clients need to know about PPO dentists:

Here are key points to communicate to your clients and their employees about their Delta Dental PPO plan. Their PPO plan allows them to visit any licensed dentist.

However, to maximize their benefits, they should:

- » Seek treatment from a Delta Dental PPO dentist. If their current dentist is not a PPO dentist, they can ask Delta Dental to invite him/her to join the PPO network.
- » If they don't visit a PPO dentist, they should seek treatment from a Delta Dental Premier dentist, whose fees are predetermined, to limit their out-of-pocket expense.
- » Always check their Summary Plan Description for specific benefit information. ■

Dentist network access climbs in 2006:

121,000	97,000
↑	↑
Premier	PPO

Clients Want Access – Delta Dental Delivers!
 Since 1954, Delta Dental has worked to improve oral health in the U.S. by emphasizing preventive care, and making dental coverage affordable to a wide variety of employers and groups.

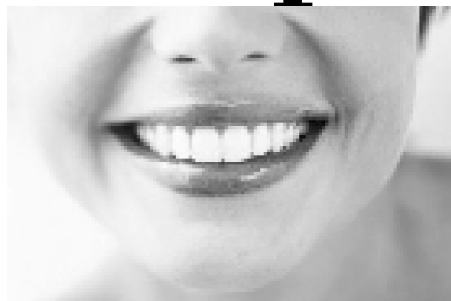
Ensuring enrollees access to dentists is critical to our mission. Last year, we expanded out networks to make sure you employees continue to be able to choose the dentist they want. The Delta Dental Premier network ranks as the largest network of credentialed dentists in the nation. Delta Dental PPO plus Premier balances dentist access with control of benefit costs.

Why is Delta Dental #1? Performance & Networks:

- » Delta Dental serves over one-fourth of the estimated 165 million Americans with dental insurance, providing dental coverage to over 50 million people in over 88,000 groups across the nation.
- » Delta Dental's panel of dentists for its Premier network is the country's most extensive. Delta Dental contracts with approximately 121,000 dentists, which is over twice the amount of any competitor's PPO network.
- » In 2006, Delta Dental processed over 73 million dental claims or approximately 1.4 million every week, with an accuracy rate of 99 percent.
- » Delta Dental's unique cost control measures and contractual agreements with dentists help to ensure quality care at moderate fees, saving groups over **\$5.3 billion in 2006.** ■



Health Tips:



Preventive care saves!

According to the American Dental Hygienists' Association, each \$1 spent on preventive dental care could save \$8 to \$50 in restorative and emergency treatment. Enrollees can go to our web site to find information on dental health topics, including preventive care at: www.DeltaDentalOK.org.

Your Employees Want Savings! Delta Dental PPO Delivers!

Our PPO clients experienced a net savings of \$ 2,314,339.00 in 2006.

These came from:

1. Contract Savings due to limitations/exclusions - Savings from procedures chargeable to the patient but excluded or limited by the group contract.
2. The "Delta Difference" including:
 - » UCR Savings - Charges exceeding Delta's maximum allowable amount which are not billable.

» Non-Billable Savings - Savings from procedures not chargeable to the patient by participating dentists.

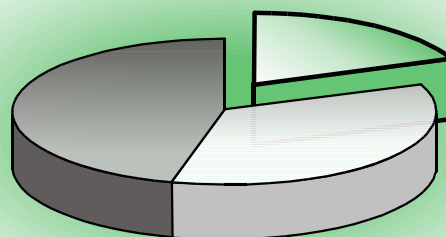
» Consultant Review Savings - Savings directly attributable to the clinical determinations made by Delta's dental consultant.

» C.O.B. Savings - Delta aggressively pursues coordination of benefits (COB). Delta gathers and records alternate coverage information and is used for pro-active measures in COB activity.

The survey also found that seven in 10 dentists would definitely recommend Delta Dental to patients, as compared to one in two that would recommend a competitor.

When it comes to dentist access and savings, Delta Dental PPO delivers!

Total Plan Payment
\$1,851,193.00



The "Delta Difference" Savings
\$789,000.00

Contract Savings
\$1,391,876.00



4 Who's Who at Delta Dental

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