

EMPLOYER UPDATE



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STABILITY IN TOUGH ECONOMIC TIMES

The headlines remind us every day: We are in a lean economy and many businesses are feeling the crunch. Yet despite the tough economy, 95 percent of our groups remain with us into 2010. Employers recognize the value employees place on dental care. In fact, dental coverage rates among the top benefits to attract and retain employees along with medical insurance, retirement plans and Rx drug coverage.

During these tough economic times, our message remains the same: By choosing Delta Dental of Nebraska, our customers, groups of all sizes, can be confident in the stability and service that have made us a premier dental benefits provider for 25 years.

Stability

- **Our rates are consistent.** In 2010, renewal rate increases for our pooled plans range from 0 to 2 percent, and over the past six years the average rate increase for our commercial pooled products has been 3 percent or less a year.
- **Largest network.** Delta Dental Premier® is the largest network in the country with more than 132,000 dentists nationwide.

Service

- **Unmatched customer service.** In 2009, more than 99 percent of claims were paid in 10 business days with 99 percent processing and payment accuracy. Phone calls were answered in an average of 6 seconds. More than 97 percent of questions were resolved during the first call.



SETTING HIGH STANDARDS

At Delta Dental of Nebraska, we never rest on our laurels. We continue to work to improve our performance. We attribute our success, in part, to our quality service.

SERVICE STATS SNAPSHOT

	2009	2008	2007
Percent of claims turned around in 10 business days	99.44	99.35	98.16
Average number of days for claims turnaround	1.47	1.84	2.58
Claim processing accuracy of audited claims	99.76%	99.79%	99.68%
Claim payment financial accuracy of audited claims	99.94%	99.88%	99.80%
Questions or issues resolved during first call	97.36%	97.37%	97.72%

COBRA SUBSIDY EXTENSION

The American Recovery and Reinvestment Act of 2009 (ARRA), as amended, provides for premium reductions for health benefits under COBRA. Premium assistance is also available for continuation coverage under certain State laws. "Assistance Eligible Individuals" (AEIs) may receive a subsidy for 65 percent of the premium, paying only 35 percent of their COBRA premiums. The premium reduction applies to periods of health and dental coverage that began on or after February 17, 2009 and lasts for up to 15 months.

Eligibility for the Premium Reduction

The federal government has extended the COBRA subsidy a number of times since ARRA's inception. As of press time: An "AEI" is the employee or a member of his/her family who elects COBRA coverage following a qualifying event related to an involuntary termination of employment that occurs at any point from:

- September 1, 2008 through May 31, 2010; or
- March 2, 2010 through May 31, 2010 if:
 - the involuntary termination follows a qualifying event that was a reduction of hours; and
 - the reduction of hours occurred at any time from September 1, 2008 through May 31, 2010 (a reduction of hours is a qualifying event when the employee and his/her family lose coverage because the employee, though still employed, is no longer working enough hours to satisfy the group health plan's eligibility requirements).

For detailed information and to stay informed of future extensions of the COBRA Subsidy, visit www.deltadentalne.org and click on Employers, consult your tax attorney or financial adviser, or visit www.dol.gov/cobra.

Source: Fact Sheet, U.S. Department of Labor, Employee Benefits Security Administration

SAVE WITH IN-NETWORK DENTISTS

Saving money is top-of-mind these days. Help your employees keep more cash in their pockets; encourage them to use a dentist who participates in a Delta Dental network.

Network dentists have agreed to accept the maximum allowable fees. Out-of-pocket expenses will be less compared to receiving the same dental services from an out-of-network dentist. And, dentists who do not participate in Delta Dental networks may balance bill, which means they can bill your employee for the difference between the dentist's actual charge and the lower allowed amounts that apply out-of-network.

Two easy ways to locate an in-network dentist!

- Use our interactive online Dentist Search at www.deltadentalne.org.
- Call Delta Dental of Nebraska customer service toll free at 1-866-827-3319.

HEALTH CARE REFORM

Dependent Age to 26

The recent health care reform legislation includes a provision to raise dependent health care coverage to age 26 effective September 23, 2010. Although the law does not apply to standalone dental coverage, for pooled groups Delta Dental of Nebraska is automatically extending benefits. Covered dependents whose current benefit is under age 26 will now have benefits to age 26, regardless of full-time student status. This is offered as an option to individually rated and ASO groups.

Pooled Fully Insured Groups: Dental benefits were automatically extended to covered dependents to age 26 effective June 1, 2010. We are doing this to allow young people to remain on their parents' dental plan. As of June 1, we stopped terminating dependents who would have lost their coverage between the ages of 19 and 25. If you have any questions, please contact Tammee Burns at 1-800-736-0710.

Individually Rated Fully Insured Groups: Your group has the option of extending dependent coverage to age 26. If you choose to do so, the change can be effective June 1, 2010 or at renewal. Please contact your broker or consultant to discuss this option.

Self-Insured (ASO "Administrative Services Only") Groups: Your group has the option of extending dependent coverage to age 26. If you choose to do so, the change can be effective June 1, 2010 or at renewal. Please contact your broker or consultant to discuss this option.

Note: If any subscribers have a dependent not wanting to continue coverage, they should notify you (their employer). Dependents who lost their coverage prior to June 1 due to the plan's age limit may be re-enrolled. Re-enrollment should be completed by August 1, 2010. Dependents may also enroll during open enrollment, if applicable to your group. The effective date of the dependent's coverage is based on the date the group's dependent age change takes effect. Please advise Delta Dental of such changes via the same method you normally communicate eligibility changes.

ASK OUR BILLING DEPARTMENT

Q: Where do I send enrollment changes?

A: The Subscriber Listing reports your current enrolled employees. Please review the list to determine if changes are needed. Please do not make changes on the list itself. Submit your changes to us using the same method you normally use to communicate eligibility changes.

Please do not mail enrollment changes with your payment.

Q: Where do I send our payment?

A: Send payments to:

Delta Dental of Nebraska
NW 5767
P.O. Box 1450
Minneapolis, MN 55485-5767

For timely and accurate processing, be sure to return your Statement along with your payment.

Q: Can I pay our invoice electronically?

A: Delta Dental makes it easy to pay your invoices. Eliminate paper checks with our Automated Clearinghouse (ACH) method. Top reasons to switch to ACH:

- **Convenient** – save time, no manual check writing/signing process
- **Cost effective** – fully insured groups receive a ¼% discount on current rates and save cost of checks and postage
- **Accurate** – billing date is extended one week later, allowing more enrollment updates to process
- **Good for the environment** – go green and save paper and ink

Payments are automatically deducted from your checking or savings account on a scheduled payment due date.

To sign up for ACH, complete the ACH Authorization Form on our Web site, www.deltadentalne.org. Click on Employers > Forms & Publications.

Further questions? Please call our Billing and A/R Department at 1-800-906-4702.

Q: Can we get our reports online?

A: Yes, our Billing Reports Online tool gives groups the ability to view and print applicable billing documents (Invoices, Statements, Subscriber Listing reports and Claims Detail reports) securely online as soon as they are generated. Highlights of this online feature:

- It's free of charge and easy to use.
- It's secure; you'll get a username and password.
- The same billing information you now receive as a hard copy is available online.
- Subscriber Lists are available as electronic data files for all fully insured and self-insured groups. In addition, Claims Detail reports are available as data files for self-insured groups. The data file, which is easily imported into Excel, is helpful for performing analysis or comparisons of subscribers and claims.
- Your account will include billing reports for the current period as well as for the previous three periods.
- You have access to your reports the same day we produce them. Reports are no longer delayed by the mail.
- An email notification will be sent to you when new documents are available on the Web site.

Sign Up Today! Simply complete and submit the Billing Reports Online User Request Form available at www.deltadentalne.org, click on Employers > Forms & Publications; or ask for a form by calling 1-866-318-9449 Option 3.

SERVING OUR COMMUNITY

Delta Dental of Nebraska recently presented Creighton University School of Dentistry a \$10,000 check to support its OneWorld Evening Clinics. Two evenings each month Creighton provides dental care to adult patients most in need of dental care as identified through the OneWorld Community Health Center.

In addition, the Delta Dental of Nebraska Endowed Scholarship Fund awards a \$1,000 scholarship to a junior student at the School of Dentistry based on academic merit and financial need. Endowed funds provide scholarships in perpetuity and increase over time.

With an annual \$5,000 gift to the Dr. Ben Kutler Memorial Golf Classic, Delta Dental of Nebraska helps defray the cost of dental care for disadvantaged patients at the School of Dentistry.



Barbara Jensen, Delta Dental of Nebraska's District Manager, presents Dr. Wayne W. Barkmeier, Dean of Creighton University School of Dentistry, with a check for \$10,000 in support of the School's OneWorld Evening Clinics.

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(toll-free)

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