

Delta Dental of South Dakota Top Ten Advantages



1. Largest Networks

Delta Dental has the largest dentist network in South Dakota (98.1% of dentists) and nationwide (4 out of 5 dentists). In 2015, 99.7% of Delta Dental of South Dakota's claim payments in South Dakota were made in-network. All claims paid in-network were 97.3%.

2. No Balance Billing

Delta Dental providers cannot bill patients for any charges that exceed Delta Dental's approved amount. In 2015, this feature saved Delta Dental of South Dakota groups more than \$10.8 million.

3. Easy to Use

Claims are handled directly with dental offices, making Delta Dental programs easy for both employers and employees. Our flexible two per benefit year coverage of exams and cleanings makes scheduling dental appointments easier.

4. Better Coverage

Delta Dental has fewer exclusions and limitations than other dental carriers. We cover pre-existing dental conditions including missing teeth; we cover composite tooth colored fillings on twenty teeth rather than the twelve teeth most dental plans cover; and we cover orthodontic cases in progress.

5. Better Value

Delta Dental puts a higher share of premiums into benefit payments than other dental carriers. As a non-profit dental service corporation, our focus is improving oral health.

6. Rate Stability

Since 1984, Delta Dental of South Dakota has increased no group's rates more than 10% at any renewal. Average rate increases in 2015 were 2.7%. This program was enhanced starting in 2012 with a new feature that further reduces our client's exposure to future rate increases.

<u>Continuous years with Delta Dental</u>	<u>Maximum Increase</u>
First 5 years	10%
5+ years	9%
10+ years	8%
15+ years	7%
20+ years	6%
25+ years	5%

7. Flexibility

Delta Dental can tailor a dental program to match the employer's benefit specifications and/or budget. We can fully insure programs and we can administer self-funded programs. Either way, employees enjoy the advantages of Delta Dental's expertise and provider network.

8. Prompt and Accurate Claims Payment

2015 Average claims turnaround	7 days
2015 Claims paid within 15 days	98.4%
2015 Financial accuracy	99.9%

9. Smile Smart for Your Health

This enhanced benefit program targets individuals who have medical or dental risk factors that can benefit from additional preventive dental services.

- People with periodontal (gum) disease.
- People with diabetes.
- Pregnant women.
- People with high-risk cardiac conditions.
- People with kidney failure or who are undergoing dialysis.
- People undergoing cancer-related chemotherapy and/or radiation.
- People with suppressed immune systems due to organ transplant, stem cell (bone marrow) transplants or those with HIV-positive status.
- People at risk for oral cancer.

10. Everyone Deserves a Healthy Mouth

Since 2003, Delta Dental of South Dakota has invested more than \$25 million in public benefit programs to ensure an adequate dental workforce, to improve access to care for underserved individuals, and to promote prevention and education. Our mission is improving the oral health of all South Dakotans.