

# SECURIAN DENTAL PLANS EMPLOYER UPDATE

## Count On Stability and Service In Our Tough Economy

One doesn't need to look far to be reminded that we are facing some tough times. And, we recognize that many of our group customers are feeling the pinch. Yet despite the tough economy, employers know the value employees place on dental care. Dental coverage rates among the top benefits to attract and retain employees along with medical insurance and retirement plans.

Rest assured, during these tough economic times, our commitment to you remains: You can be confident in the stability and service that have made us a premier dental benefits provider.

### Stability

- **Consistent rates.** In 2010, renewal rate increases for our pooled plans range from 0 to 5 percent, and new business rates range from a 3 to 5 percent increase from 2009. The average for the past four years has been approximately 2.5 percent in 10 states and 5 percent in 34 states.
- **Large network.** DenteMax has one of the largest dentist networks in the country, with more than 106,000 dentist access points.

### Service

- **Personal service through Securian Connect.** Our dedicated team works exclusively with small group customers. It's a model you won't find anywhere else.
- **Unmatched customer service.** In 2009, more than 99 percent of claims were paid in 10 business days with more than 99 percent processing and payment accuracy. Phone calls were answered in an average of 8 seconds. More than 97 percent of questions were resolved during the first call.
- **Commitment to renewals.** We are committed to making your renewal and open enrollment process smooth. Our commitment is to work with your broker to find ways to keep your dental costs down and to suggest other plans that may help you reduce or manage costs.



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# Exceeding the Status Quo

Year after year, Securian Dental plans raise the bar for service by consistently exceeding the high benchmarks we set.

| Service Stats Snapshot                              | 2009   | 2008   | 2007   |
|---|--------|--------|--------|
| Percent of claims turned around in 10 business days | 99.36  | 99.15  | 98.26  |
| Average number of days for claims turnaround        | 1.59   | 2.06   | 2.64   |
| Claim processing accuracy of audited claims         | 99.77% | 99.66% | 99.69% |
| Claim payment financial accuracy of audited claims  | 99.93% | 99.83% | 99.69% |
| Questions or issues resolved during first call      | 97.36% | 97.37% | 97.72% |

## In-network Dentists = \$ In The Bank

Looking for ways to help your employees save money? Encourage them to use a dentist who participates in our networks (for PPO Plans only).

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 our networks may bill your employee for the difference between the dentist's actual charge and the reimbursement amount the plan allows.

### To locate an in-network dentist!

- Use our interactive online **Dentist Search** at [www.securiandental.com](http://www.securiandental.com).
- Call Securian Dental plans customer service toll free at 1-800-234-9009.



# 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.securiandental.com](http://www.securiandental.com) and click on Group Administrators, consult your tax attorney or financial adviser, or visit [www.dol.gov/cobra](http://www.dol.gov/cobra).

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

# 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 Securian Dental 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 Securian Connect at 1-866-827-3318.

## 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 account manager 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 account manager 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 Securian Dental of such changes via the same method you normally communicate eligibility changes.

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## 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:

Securian Dental Plans  
NW 5194  
P.O. Box 1450  
Minneapolis, MN 55485-5194

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

### Q: Can I pay our invoice electronically?

A: Securian Dental plans 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** – 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.securiandental.com](http://www.securiandental.com). Click on Group Administrators > Forms and Literature.

Further questions? Please call 1-866-201-1818, option 4.

### 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.securiandental.com](http://www.securiandental.com), click on Group Administrators / Forms and Literature; or ask for a form by calling 1-866-201-1818, option 4.



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# Contacts for your Securian Dental Plan

## Employer Services –

One number for all your post-sale questions.

We want group administrators to get answers to their post-sale questions as fast as possible. That's why we're introducing Employer Services, a division of our Customer Service department. Employer Services is dedicated to assisting you with important issues including enrollment, billing, claims and benefits.

**It's easy—Reach an expert by calling: 1-866-933-7629**

## At the prompt, choose:

### Option 1 for Paper Enrollment

- Help completing enrollment or maintenance forms
- Help adding or deleting enrollees
- Enrollment or eligibility verification

### Option 2 for Electronic and Online Enrollment

- Help with electronic enrollment files
- Help with online enrollment
- Help adding or deleting enrollees
- Enrollment or eligibility verification

### Option 3 for Billing

- Billing statement reprints
- Automatic Clearinghouse (ACH) fund transfer set-up
- Bill run schedules
- Group premium payment

### Option 4 for the Group Administrator Helpline

- Supply orders
- Clarification of contract benefits
- Clarification of claims
- Clarification of dentist network participation

*Note: Please contact your Account Representative or SecurianConnect toll-free at 1-866-827-3318 for escalated plan issues, renewals and rates.*

Securian Dental Plans Employer Update is published for our employer groups. Article ideas and questions from readers are welcome. Please contact Lynda Holland, Editor, at lholland@decare.com. Securian Dental is underwritten by Securian Life Insurance Company, 400 Robert Street North, St. Paul MN 55101, and administered by DeCare Dental Health International, LLC. In California, Securian Dental is underwritten by Securian Life Insurance Company, offered through DeCare Dental Insurance Services, LLC, and administered by DDHI Administrators, LLC. Securian Dental is offered under policy form series 03-30612 or a state variation thereof.

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Is your group up for renewal? Give us a call at 1-866-827-3318 to talk about your current program and what enhancements and changes we might suggest to bring even greater value to you and your employees. We want to hear from you!

P.O. Box 47  
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