

# SECURIAN DENTAL PLANS EMPLOYER UPDATE

## Service That'll Make You Smile

At Securian, we value the confidence you and your employees place in us. And we work hard to ensure that confidence is well placed. Two areas we continuously measure – claims processing and customer service – speak volumes about our performance. We are proud to share our YTD results.

Percent of claims processed in 10 business days	—————>	98.95%
Average number of days for claims turnaround	—————>	2.02 days
Claims processing accuracy of audited claims	—————>	99.67%
Claims payment financial accuracy of audited claims	—————>	99.92%
Average phone response time	—————>	6 seconds
Percent of questions/issues resolved during first call	—————>	97.4%

Know that we appreciate your business, and know that we will continue to look for new ways to improve our performance, gain efficiencies and earn your continued trust.

## Get Automated with ACH

Paying your invoices has never been easier. Eliminate paper checks with our automated Clearinghouse (ACH) method.

Top reasons to switch to ACH:

- Cost effective – save cost of checks and postage
- Convenient – save time, no manual check writing/signing process
- Good for the environment – go green and save paper and ink

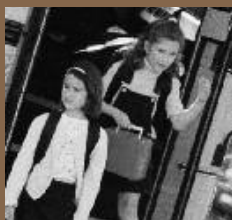
Payments are automatically deducted from your checking or savings account on a scheduled payment due date.

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.

If you have any questions about this process, please call our Billing and A/R Department at 1-866-201-1818, option 4.



INSIDE  
THIS  
ISSUE:



BACK TO  
SCHOOL



COBRA  
PREMIUM  
SUBSIDY



MAXIMIZE  
DENTAL  
BENEFITS

# Helping Employees Maximize Their Dental Benefits

In these unprecedented times, employees are looking for ways to simplify their life, manage their out-of-pocket expenses and get the most from the services their employer provides. Help your employees maximize their dental benefits with these tips.

## Preventive Care is Best

Think of dental benefit plans as financial assistance plans. Unlike major medical or life insurance plans, which protect against major loss, dental benefit plans provide financial assistance to encourage regular visits to the dentist, which are essential to maintaining oral health. Preventive appointments identify dental problems which, if left undiagnosed and untreated, could become more serious and more costly to treat. Regular checkups and cleanings promote oral health and help ensure that minor problems don't turn into major expenses.

## See a Network Dentist

Securian offers a variety of voluntary and employer-paid indemnity and Preferred Provider Organization (PPO) dental plans. Our indemnity plan is a traditional fee-for-service plan with complete freedom to use any dentist in America. Subscribers to the PPO plan in Securian Dental states (excluding Maine) have access to DenteMax—one of America's leading dental networks. PPO plan subscribers in Maine have access to the Encompass Maine Network.

### *DenteMax*

DenteMax has one of the largest dentist networks in the country, with 79,000 dentist access points.

### *Encompass*

The DeCare Dental Encompass Maine Network, administered by DeCare Dental Networks, LLC., services Securian Dental members in Maine. The network is the second largest preferred provider organization in Maine.

Securian Dental plans network dentists have passed our credentialing standards and signed a contract with us. You'll save money and paperwork and have peace of mind by seeing a network dentist.

- Dentists who participate in our networks agree to accept our reimbursement rate for covered services.\* This amount is usually less than the fee that would be paid for that service if purchased without Securian Dental plans coverage.
- Network dentists contractually agree not to balance-bill. With a network dentist you won't be billed for the difference between the actual procedure charge and what the plan allows.
- Network dentists bill Securian and then we pay them directly. This means no paperwork for the employee.
- Our dental plans monitor provider fraud and abuse. Although acts of fraud and abuse seldom occur, our involvement creates effective checks-and-balances that protect and promote customers' interests.

Employees can find the most current list of Securian Dental plans network dentists through the "Dentist Search" feature at [www.securiandental.com](http://www.securiandental.com).

\* Note: Employees are responsible for co-insurance, deductibles and any non-covered procedures.

## Open Up and Ask the Dentist Questions

Ask your dentist questions about recommended procedures and your oral health. Being informed is important for the patient's well being and pocket-book.

- If the dentist's advice is unclear, ask for clarification.
- Ask for details about procedures, including their benefits, risks and alternatives to the recommended treatment.
- Ask for a pre-treatment estimate, a free service from Securian Dental plans. This provides an estimate of how much Securian Dental plans will pay and the employee's share of the cost – before treatment begins.

# COBRA Premium Subsidy

Under the American Recovery and Reinvestment Act of 2009, certain individuals who are eligible for COBRA continuation health coverage, or similar coverage under state law, may receive a subsidy for 65% of the premium. These individuals are required to pay only 35% of the premium.

The subsidy applies to large group medical and dental plans covered by COBRA, federal and state government plans, and small employer plans of less than 20 full-time employees not subject to COBRA but addressed by comparable state laws. If you have any questions about whether the subsidy applies, check with the State Department of Insurance.

## Need more Information?

For more information about eligibility, duration and how Securian will handle payments for groups of 20 or more full-time employees and for groups of less than 20 full-time employees, please visit [www.securiandental.com](http://www.securiandental.com) and click on the Group Administrators link. For complete information, consult with your tax attorney, financial adviser, State Department of Insurance and/or visit [www.irs.gov](http://www.irs.gov). In the "Search" box, enter "COBRA Health Insurance Continuation Premium Subsidy."



# Michelle's Law Provides Coverage for Students Who are Ill or Injured

A new federal law was enacted that provides for continuation of dependent coverage for students who would otherwise lose eligibility under the terms of the plan because of a reduction in their full-time class status due to medical reasons or a medically necessary leave of absence from school itself.

*Effective October 1, 2009, if an unmarried dependent child who was attending a postsecondary educational institution on a full-time basis and is currently covered under his/her parent's dental benefit policy becomes seriously ill or is injured, (s)he may continue to be covered.*

In order to remain covered, a physician must provide written

documentation supporting the need for a medical leave. Under the law, the student may remain covered under his/her parent's plan until the earlier of 12 months or until the coverage would otherwise terminate under the policy.

If an unmarried dependent child becomes disabled for an indefinite period of time, (s)he may be considered incapacitated. If the dental plan has an incapacitated dependent provision, the subscriber can apply to continue coverage. To be eligible, the dependent:

- Must be incapable of self-support because of mental retardation or any mental or physical disability.
- Became disabled before reaching the age limit for coverage.

- Depends on the subscriber for financial support and maintenance.

In all cases, the employee needs to provide documentation of the illness, injury or incapacitation by completing the Disabled Dependent/Michelle's Law Application found at [www.securiandental.com](http://www.securiandental.com), click on Employees > Forms and Literature. Once the form has been completed by the employee and the child's physician, the employer's benefit representative will submit the necessary information to Securian.

Note: Starting this fall, we will be adding this information to the back of postsecondary student status letters that are mailed to subscribers, for those groups for which we provide this service. Information on Michelle's Law is also available at [www.securiandental.com](http://www.securiandental.com); click on Employees > Q & A.

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## Back to School

Tooth decay (cavities) affects more children than any other chronic disease and affects their ability to learn and concentrate in school. Tooth decay occurs when bacteria found in the mouth convert sugar from foods or beverages into acid. Acids damage tooth enamel, the protective coating on the surface of the tooth.

There are simple measures such as selecting healthy foods, brushing and flossing every day and visiting the dentist regularly that can help prevent tooth decay.

- Choose healthy, well-balanced meals for the entire family; include healthy food choices for school lunches.
- Choose beverages for school lunches that are low in sugar and acid. Limit beverages that contain sugar, including soda, juice and sports drinks. These drinks contain a lot of sugar, which can cause tooth decay.
- Remind children to floss every day. Parents should supervise their children's flossing until they can demonstrate the manual hand dexterity to do it on their own. Many children cannot floss properly until about the age of 10.
- Involve children in the selection of the type of tooth brush, dental floss and fluoride toothpaste they use. The more involved, the more likely they will form lasting oral health habits.

- Schedule regular dental checkups (frequency depends on each child's needs).
- Ask the dentist if your children would benefit from sealants, a plastic coating for the top of back teeth to help prevent decay.
- Around ages 9-10, consult with a dentist or orthodontist about if or when your children might benefit from orthodontic care (braces).
- Make sure children drink fluoridated water and use fluoride toothpaste to help prevent tooth decay. Bottled or purified water may not have enough fluoride.

For more information on this topic and other oral health issues, visit [www.securiandental.com](http://www.securiandental.com) and click on Group Administrators > Oral Health Resources.





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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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