

November 2013



Dear valued Securian broker:

There are many changes on the horizon for your groups as states implement major provisions of the Patient Protection and Affordable Care Act (PPACA) in 2014.

From a dental plan perspective, don't let your groups lose sight of just how important their current Securian Dental Plans coverage is and why a stand-alone dental plan still makes the most sense for many groups.

Pediatric Dental Essential Health Benefits

Pediatric Dental is one of 10 Essential Health Benefits (EHBs) that medical carriers must offer to individuals and fully insured groups* – both inside public exchanges and outside exchanges for non-grandfathered medical plans.

With the medical plan addressing Pediatric Dental EHB requirements, your fully insured small groups will continue to want and need a stand-alone dental plan that provides comprehensive coverage for the entire family.

That's where Securian Dental Plans really shine:

- **Flexibility.** Groups can choose from a variety of plan options that provide preventive, basic and major coverage for the entire family along with coverage for non-medically necessary orthodontics for children. They can choose an indemnity or PPO plan design. They can even choose to pay all, some or none of the premium costs on behalf of employees.
- **Dental expertise.** The administration behind Securian Dental Plans (DeCare Dental) has more than 40 years of experience. Through its partners and administrative clients, DeCare Dental serves 8 million individuals in 70,000 employer groups.
- **Measurably excellent service.** We pay 99 percent of claims in 10 business days with 99 percent accuracy. We answer member phone calls in 18 seconds or less on average and resolve 97 percent of questions during the first call to our Customer Service team.
- **A large, nationwide network.** Members in our network plans can benefit from stronger coverage, cost savings and no balance billing when they visit a network dentist. The network features more than 170,000 dentist access points so it's easy for members to find a network dentist.

At renewal, encourage your groups that need Pediatric Dental EHB benefits to confirm coverage through their medical carrier – and at the same time, encourage your groups to keep their current Securian Dental Plan for comprehensive family coverage. And for any of your groups that could benefit from stand-alone dental coverage, don't forget how easy it is to get a quote online, anytime, at www.securiandental.com or by calling SecurianConnect (1-866-827-3318). Thank you, as always, for working with us!

Sincerely,

Shayna Ray
Agency Service Specialist

*Group size: 2-49 or 2-50 depending on the state.

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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