

SECURIAN DENTAL CONNECTIONS

Teaming up to make your job easier

Securian Dental is dedicated to providing you with the most straightforward dental products in the marketplace for all of your group dental clients – and collaborating with you to find creative solutions that meet your custom clients’ needs. Whether you’re advising a 2-person start-up, a growing organization with 200 employees or an established corporation of 2,000 or more, we offer you and your clients on-target products, competitive rates and unmatched expertise.

SecurianConnect Small Group Sales Team

(Pooled groups of 2-99 employees)
866-827-3318

SecurianConnect is an experienced team of sales support representatives who perform a critical role in our Broker and Small Group Services department. These representatives are devoted exclusively to serving Securian Dental brokers and their small group clients with our pooled products for 2 to 99 employees.

But the real difference is how easy it is to work with us. Our **SecurianConnect Small Group Sales Team** specifically focuses on your pooled groups of 2 to 99 employees, and our **National Sales Team** will work with you to provide a custom quote for groups of 100 or more employees.



Back Row from left: John Reed, Patricia Blais, Karen Egan – Supervisor, Renae Krmptich – Manager. Front Row from left: Judy Boyd, Bryonna Lithgow, Linda Green Not pictured: Shayna Ray

No matter what their size, your clients have large expectations. The entire team at Securian Dental knows what it takes to come through big-time with high-quality dental plans and excellent service.

One call is all it takes to be connected with a knowledgeable member of our SecurianConnect Team. The team assists brokers during every stage of the pooled group sales process.

We work hard to serve brokers and provide a “one-stop” experience for a wide range of services. That includes providing product information and guidelines; answering requests for pooled

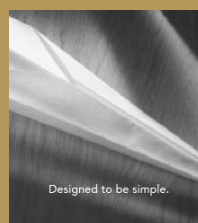
group proposals and providing rate information; and assisting with new business implementation or facilitating renewals.

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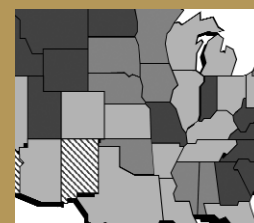
INSIDE
THIS
ISSUE:



NEED A
QUOTE?



SIMPLE
BY
DESIGN



AVAILABILITY
BY STATE

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National Sales

(Custom quotes for groups of 100+)
866-222-6507

Our National Sales Team is focused on meeting the needs of groups with 100 or more employees. We work with you to provide custom quotes for these groups.

We understand how larger employers evaluate their benefits. Together with our brokers, we've been successful by focusing on service throughout the sales process and equipping brokers with quality products and plan designs.

Relying on the knowledge gained during 35 years of managing dental benefits for millions of members of large groups, we can deliver highly competitive custom proposals – with the experience to ensure a seamless transition for your clients.

"Our sales management team understands how large groups evaluate their benefits..."

– Gary White
Chief Sales Officer

Designed to be simple



Dental insurance doesn't have to be complicated to be effective. In fact, simple and affordable plans are the easiest for you to sell and often the most effective for your clients to use.

With indemnity and PPO options, Securian Dental gives you straight-forward solutions for any dental client – large or small. Best of all, you and your clients can rest easy knowing coverage is provided by one of the most experienced names in dental benefits. ■

Quoting in a snap (actually a click)

Time is money, and we want to help you make the most of both. That's why we work hard to give you the tools you need to successfully sell Securian Dental, including brochures, applications and much more, all on our Web site and in hard copy.

Beyond that, we make it very convenient for you to quote new business. Using our Web-based system, it takes less than two minutes to enter client information and instantly receive a quote for Securian Dental indemnity and PPO products for pooled groups of 2 to 99 employees. It saves you time and allows you to concentrate on the important things – serving your prospects and clients while building your business.

Benefits include:

- **Fast quotes** – 24 hours a day, seven days a week, you'll be able to provide immediate quotes to your pooled group customers.
- **New size-band pricing** – Delivers our most competitive rates for your groups.
- **Real-time updates** – Rates on our Web site are always current.
- **More efficient** – This technology is easy to use and facilitates your work with potential clients as you develop dental programs.

As always, if you'd rather speak with someone directly to discuss your clients' needs or to request a quote, we're with you every step of the way by phone, too! ■

See contact information on back page.



For assistance with large group clients, agent appointments or sales support, contact any one of our national sales team members: (from left to right) Gary White, Chief Sales Officer; Gail Dorsey, Sales Coordinator; Dennis Vann, Sales Officer; Chris Baldwin, Senior Sales Executive; Julie Klonecz, Senior Account Manager

Securian Dental – A powerful combination

Securian Dental unites two industry leaders, bringing together the best of both worlds. We've combined the financial strength and stability of **Securian Life Insurance Company** with the expertise and industry-leading capabilities of **DeCare Dental** to create **Securian Dental**.

Securian Dental plans are underwritten by Securian Life Insurance Company, an affiliate of Securian Financial Group. Securian Life is recognized by A.M. Best with an A rating (Excellent—third highest in 16 categories). Securian Financial Group has earned the trust of millions of Americans, providing more than \$430 billion of insurance protection and safeguarding \$24 billion of assets.

Securian Dental plans are administered by DeCare Dental Health International, an affiliate of DeCare Dental. With more than

\$931 million in managed revenues, and a 35-year track record of proven success, the DeCare family of companies is an established leader in the dental benefits industry. Collectively, DeCare serves nearly 15,000 employer groups representing 3.9 million individuals, including Fortune 500 corporations, small businesses, non-profits and government entities.

The result?

Securian Dental plans cover all group sizes, from small and mid-size to large groups, with a range of indemnity and PPO plans. A broad, nationwide, quickly growing network of independent brokers and producers sells these products. Plans are competitively priced and pay 10 percent level commissions. ■

Steps to ensure a fast turnaround for your new business submissions

We turn around most new business submissions within 7 to 10 business days of receiving complete information. We work hard to make sure the process goes smoothly for you and your clients, and there are ways you can help us, too:

- Take advantage of the New Business Checklist found on our broker Web site in the "Forms and Literature" section at www.securiandental.com. This document outlines all the pieces you'll need and is a great resource to organize your submission.
- If you're not already appointed, please include your appointment paperwork with your group submission.
- If the group would like electronic billing, include the ACH form and a voided check with the submission.

After enrollment, one number is all you need to reach us with any questions about eligibility, claims, replacement cards and customer support: **866-201-1818**.

Securian Dental availability by state

Indemnity Plans

Alaska
Arizona
Arkansas
Colorado
Delaware
District of Columbia
Florida
Georgia
Idaho
Illinois
Indiana
Kansas
Kentucky
Louisiana
Maryland
Massachusetts
Michigan

Missouri
Montana
Nevada
North Carolina
North Dakota
Ohio
Oregon
Pennsylvania
Rhode Island
South Carolina
Tennessee
Texas
Utah
Virginia
Washington
West Virginia
Wisconsin
Wyoming

Preferred Provider Organization (PPO) Plans

Arizona
Arkansas
Colorado
Delaware
District of Columbia
Florida
Illinois
Kansas
Kentucky
Louisiana
Michigan
Nevada
Ohio
Pennsylvania
Tennessee
Texas
Wisconsin

Need a quote? We make it easy

By Web *(pooled quotes, groups of 2-99)*

- Visit www.securiandental.com and click the “Broker” tab on the top of the page
- Select the “Rate Calculator” link in the left-navigation bar.
- At the bottom of the page, click “Generate Quote” to get started.
- You don’t need an ID or password to use the online quoting system.

By Phone

- For published, pooled rates (groups of 2-99): **866-827-3318**
- For custom quotes (groups of 100 or more employees): **866-222-6507**



SECURIAN™

It's easy to get in touch with us.

Toll-free: 866-827-3318

Web site: www.securiandental.com

E-mail: info@securiandental.com

Securian Dental Connections is published for our brokers. Article ideas and questions from readers are welcome. Please contact Brian Huss, Editor, at bhuss@decare.com. Securian Dental is underwritten by Securian Life Insurance Company and administered by DeCare Dental Health International, LLC. As of June 2005, Securian Life is recognized by A.M. Best with an A (Excellent—third highest of 16 categories) rating. Securian Dental is offered under policy form series 03-30612 or a state variation thereof. Securian Dental Plans, DeCare Dental Health International, LLC., 3560 Delta Dental Drive, Eagan MN 55122-3166