

# SECURIAN DENTAL CONNECTIONS

## Securian Dental raises the bar for self-funded dental clients.

Highly competitive pricing and a full complement of administrative services are two great reasons you and your producers need to take a closer look at Securian Dental for your self-funded (ASO) clients.

If you haven't placed an ASO client with us recently, you might not realize how competitive our net fees are – as low as \$2.50 per member per month.

Beyond just an extremely competitive price, self-funded clients get more for their ASO dollar through Securian Dental. We offer the full range of services you and your clients expect from a nationally known dental benefits expert. Better yet, we stand behind our pricing with a two-year fee guarantee for clients with 2006 effective dates.

What makes us a leader in self-funded dental?  
In short – our experience.

As you know, the administration and infrastructure that supports Securian Dental (DeCare Dental) is behind the dental benefits of 4 million individuals in 15,000 employer groups, with a 35-year track record of proven success. Did you also know the majority of this membership comes from ASO groups of 100+?

Check out the reference chart on page 3 of this newsletter for additional details about the many services that come standard for our ASO clients.

Or contact our SecurianConnect team for a copy of our Administrative Services Only capabilities brochure. If you have an ASO case you would like to discuss, please call our Large Group Sales Team today at 1-866-222-6507. ■



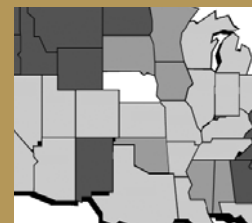
INSIDE  
THIS  
ISSUE:



NEED A  
QUOTE?



INFORMED  
PATIENT  
OPTIONS<sup>SM</sup>



AVAILABILITY  
BY STATE

# New Informed Patient Options<sup>SM</sup> plan delivers maximum savings for clients, critical information for consumers.

No doubt, you are more than familiar with two of the larger trends in medical benefits:

- Yearly premium increases that seem to be spiraling out of control
- The growth of “consumerism” via plans that entrust employees to make their own decisions about the care that’s right for them (while sharing more responsibility for the associated costs).

These trends apply to dental benefits, too, and they’re key reasons Securian Dental developed its Informed Patient Options (IPO) plan – a first-of-its-kind consumer-driven dental plan.

IPO is a tiered dental benefits plan for small to mid-size employers that provides immediate cost savings for groups and their employees; freedom to see any dentist; and information to help employees identify dentists who make quality treatment decisions\*.

## How it works

Rather than a network model, IPO makes use of Securian Dental’s years of claim data and proprietary, cutting-edge analytics to rank and categorize dentists in tiers based on their decision-making quality and the corresponding impact on economic value.

Tiered rankings are shared with employees through an easy-to-use Web interface, giving them data to make informed decisions when choosing their dentist. Employees have complete freedom to see any dentist in any tier.

However, employees have a vested interest in seeing a top-tier dentist. Benefits are stronger and costs are lower. Just as important, employees receive care from dentists whose historical practice patterns demonstrate quality treatment decisions for oral health.

## Your client benefits immediately and over the long-term

The IPO plan offers lower premium costs than network-based plans immediately and keeps benefit costs more stable over time due to higher-ranking dentists’ patient-centered approaches to care. Their decision-making is tied to the individual’s oral health in a way that makes clinical sense – and also makes sense for the group’s bottom line.

As an added bonus, IPO includes a **two-year rate guarantee**, delivering better dental cost predictability to your clients over time.

## Additional details and availability

Securian Dental offers IPO in both employer-paid and voluntary plan designs. Currently, it’s available for pooled risk groups of 51-249 and custom-risk groups of 250+ in Arizona, California, Michigan, Ohio and Pennsylvania – and available on a self-funded (ASO) basis throughout the United States.

By the end of 2006, the plan will be available on a risk basis in most states where Securian Dental offers PPO and indemnity plans (see our state availability list below).

For a quote in the states where it’s available, go to our Web site or call SecurianConnect at 1-866-827-3318. ■

\* The term “quality treatment decisions” as used to describe Securian Dental’s analytical tier ranking of dentists does NOT mean that (1) higher ranking dentists are “good” and the others are “bad” in the normal sense of those words; (2) higher ranking dentists deliver quality dental care and others do not; or (3) higher ranking dentists are those that have the lowest fees or offer the largest discounts.

What the term does mean is that not all dentists make the same treatment decisions and the treatment decisions dentists make do have attributes and characteristics by which individual dentists differentiate or distinguish themselves from their peers. Different treatment decisions and utilization have the most significant impact on the economic value component of the dental benefit equation over time.

As a result, higher ranking dentists under Securian Dental’s analytical tier rankings generally will be those whose treatment decisions and utilization patterns deliver the most economic value to the dental benefit equation over time. The treatment decisions and utilization patterns of the higher-ranking dentists also tend to be consistent with the published scientific clinical literature.



## Securian Dental availability by state

### Indemnity Plans

Alaska  
Arizona  
Arkansas  
California  
Colorado  
Delaware  
District of Columbia  
Florida  
Georgia  
Hawaii  
Idaho  
Illinois  
Indiana  
Kansas  
Kentucky  
Louisiana

Maryland  
Massachusetts  
Michigan  
Missouri  
Montana  
Nevada  
New Mexico  
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  
California  
Colorado  
Delaware  
District of Columbia  
Florida  
Illinois

Indiana  
Kansas  
Kentucky  
Louisiana  
Michigan  
Missouri  
Nevada  
Ohio  
Pennsylvania  
Tennessee  
Utah  
Wisconsin

### Informed Patient Options<sup>SM</sup> (IPO) Plans

Arizona  
California

Michigan  
Ohio  
Pennsylvania

(By the end of the year, IPO plans are expected to be available in most of the PPO and indemnity states listed here. IPO plans already are available in all these states on a self-funded ASO basis.)

### Network Plans

Texas

# Securian Dental Quick Reference Guide

With the launch of our Informed Patient Options plan and refinements to our group sizes for pooled and custom groups, there's a great deal of momentum building at Securian Dental. Yet our mission remains unchanged – to make dental benefits easy to understand, sell and use.

Along the lines of “easy to understand and sell,” we’ve developed a reference chart to summarize our products by group type and size. We’ve also provided contact information to quickly help you get a quote for any group.

Fully insured (risk) – Pooled Groups					
Plans	Employer-paid PPO	Employer-paid indemnity	Voluntary PPO	Voluntary indemnity	Informed Patient Options <sup>SM</sup>
Group size	2-249				51-249
Plan highlights and features	<ul style="list-style-type: none"> <li>• Visit any dentist nationwide</li> <li>• 100% coverage for preventive care</li> <li>• Optional orthodontics</li> <li>• No waiting periods for most services with employer-paid plans</li> <li>• Worldwide emergency coverage</li> <li>• Easy enrollment</li> <li>• Quick claims payment</li> <li>• One-stop attentive customer service</li> <li>• Plans for any budget</li> </ul>				<ul style="list-style-type: none"> <li>• Analytically based, consumer-driven plan</li> <li>• Ranks/tiers dentists based on decision-making quality and the impact on economic value</li> <li>• Immediate cost savings for employers and employees</li> <li>• Cost stability over time</li> <li>• Two-year rate guarantee</li> <li>• Freedom to see any dentist</li> <li>• Preventive through comprehensive coverage</li> <li>• Optional orthodontics</li> <li>• Worldwide emergency coverage</li> <li>• Employer-paid or voluntary plans</li> <li>• Great service, enrollment through claims handling</li> </ul>
For more information or a quote, contact the SecurianConnect team	<p><b>Toll-free phone:</b> 1-866-827-3318  <b>Toll-free fax:</b> 1-866-440-8787  <b>E-mail:</b> <a href="mailto:SecurianConnect@securiandental.com">SecurianConnect@securiandental.com</a>  <b>Online quotes:</b> at <a href="http://www.securiandental.com">www.securiandental.com</a></p>				
Fully insured (risk) – Custom Groups					
Plans	Employer-paid PPO	Employer-paid indemnity	Voluntary PPO	Voluntary indemnity	Informed Patient Options <sup>SM</sup>
Group size	250+				
Plan highlights and features	<ul style="list-style-type: none"> <li>• All the advantages of our pooled plans (see above), plus custom plan designs and custom pricing</li> </ul>				<ul style="list-style-type: none"> <li>• All the advantages of our pooled plan (see above), plus custom plan designs and custom pricing</li> </ul>
For more information or a quote, contact the National sales team	<p><b>Toll-free phone:</b> 1-866-222-6507  <b>Fax:</b> 651-994-5020  <b>E-mail:</b> <a href="mailto:LargeGroupQuotes@securiandental.com">LargeGroupQuotes@securiandental.com</a></p>				
Self-funded (Administrative Services Only) Groups					
Group size	100+				
Highlights and features	<ul style="list-style-type: none"> <li>• Net fees as low as \$2.50 per member per month, guaranteed for two years for clients with 2006 effective dates</li> <li>• <b>Full service</b> from enrollment through claims, and everything in between <ul style="list-style-type: none"> <li>➢ Customized enrollment materials, on-site support and printing/ mailing ID cards</li> <li>➢ Eligibility loading, sharing and maintenance</li> <li>➢ Explanation of benefits (EOBs) mailed directly to employees' homes</li> <li>➢ Billing via ACH or paper</li> <li>➢ Electronic or paper claim submission</li> </ul> </li> <li>• Network management and access plus targeted recruiting</li> <li>• Timely performance reporting</li> <li>• Risk management and actuarial services</li> <li>• Hands-on account service, including an assigned account manager</li> <li>• Flexible products including indemnity, PPO and our consumer-driven Informed Patient Options<sup>SM</sup> model</li> </ul>				
For more information or pricing, contact the National sales team	<p><b>Toll-free phone:</b> 1-866-222-6507  <b>Fax:</b> 651-994-5020  <b>E-mail:</b> <a href="mailto:LargeGroupQuotes@securiandental.com">LargeGroupQuotes@securiandental.com</a></p>				

# New and enhanced online capabilities make it even easier to do business with us

## Resources for you

The statistics speak for themselves – using Securian Dental's Web-based rate calculator, brokers generated more than 5,400 pooled-group quotes in March 2006, a number that has more than doubled from the same time last year. All total in 2005, our brokers ran more than 41,000 quotes online.

Due to the effectiveness and popularity of our system, we have rolled out enhancements that make it even easier to do business with us. Our system now includes pooled rates for groups of 100-249 and pooled Informed Patient Options rates for groups of 51-249.

Using our online rate calculator, it takes less than two minutes to enter client information and instantly receive a quote for our products. The only additional information required for your groups of 100-249 is:

- Their industry classification, which you select from the following list...
  - Government Workers (local through Federal)
  - Hospital/Clinic/Nursing
  - Professional (doctor, lawyer, accountant, consultant, etc.)
  - Sales-Intensive Workers
  - Teachers (pre-K through graduate school)
  - All Other Occupations
- Your commission level (10%, 7.5% or 5%).

After viewing your quote, you can easily download the rates and print a master application and enrollment form simultaneously by selecting the corresponding boxes in the "Print Forms" section.

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.

## It's easy to get in touch with us.

**Toll-free: 866-827-3318**

**Web site: [www.securiandental.com](http://www.securiandental.com)**

**E-mail: [securianconnect@securiandental.com](mailto:securianconnect@securiandental.com)**

## Resources for your groups

On our Web site, group administrators can take advantage of Online Enrollment – designed to assist groups with daily maintenance of their membership data. Through Online Enrollment, administrators have access to the following features:

- **Subscriber search** – Perform a general search, or search by name or subscriber ID.
- **Subscriber changes** – Gives administrators the ability to add, change, terminate or transfer subscribers, change coverage type or reinstate coverage.
- **Dependent updates** – Administrators can add, change and terminate dependents as well as add custodial information.
- **Reporting** – Includes the ability to view a "Pending Changes" report or print a Transaction report.

Coming this summer, group administrators will also have access to retrieve their bills online.

## Resources for members

As part of our commitment to members' long-term oral health, we provide around-the-clock access to valuable oral health information on our Web site. On our "Oral Health Resources" page, members can view and download articles covering a range of topics such as children's oral health, dental emergencies and how to choose the right dental care products.

And new this summer, we'll be introducing the following features:

- **Claims inquiry** – Members will be able to log on to view claims information such as date of service, procedure detail, amounts owed, deductibles and claim status.
- **Benefits and eligibility inquiry** – Members will be able to check plan information and their current benefit dollar totals used for the year. They also can verify eligibility and view information on waiting periods, plan maximums and frequency limitations. ■



**SECURIAN**™

Securian Dental is underwritten by Securian Life Insurance Company 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.