

June 2017



Dear valued Securian Dental Plans distribution partner:

I wanted to let you know about changes we're making to realign our resources for maximum effectiveness in key markets where we've experienced success and growth opportunities in our dental business – and to let you know we'll be leaving certain dental markets where we haven't experienced the traction we hoped to achieve.

- For your group renewal dates on or after Jan. 1, 2018, we will decline to renew dental business in the following states and the District of Columbia: AK, AL, AR, AZ, CA, CO, DE, FL, HI, ID, IL, KS, KY, LA, MA, MD, MO, MS, MT, NJ, NM, NV, OK, PA, RI, TN, UT, VA, WI, WV and WY.

Dental marketing and new business sales will cease in these states effective immediately.

- We will remain actively focused on writing and renewing dental business in GA, IN, MI, NC, ND*, OH, OR, SC, TX, WA, ME, NH and VT. (*Open for renewals but not for new business.)

Please note: This realignment relates specifically to Securian Dental Plans – it does not impact Securian's other lines of business in impacted states. If you sell other Securian products, please know Securian will continue to actively market and renew its business for other product lines.

The decision to realign our dental resources is one we take seriously, and we do so with high expectations for the markets where we remain actively engaged. In addition, after reviewing our book of business, we don't believe this impacts a sizeable group or membership percentage for many of our distribution partners.

By focusing on the core states where we've experienced the most success together, we believe it will enhance our joint business prospects. We are looking at ways to improve our competitiveness and engage more actively in our focused states – including several new upcoming benefit introductions such as implant coverage and flexibility for bitewing X-ray coverage as well as favorable rating actions – to ensure we're a viable option for your groups. Stay tuned for more details.

We will be notifying impacted groups and state regulators by July 1, 2017, in compliance with state law, and we've included a copy of the group cover letter for your reference in case you receive questions from any impacted groups. Our hope is by providing you with six or more months of advance notice, we ensure you and your impacted groups have plenty of time to consider other dental plan options for 2018.

Thank you, as always, for working with us. Please don't hesitate to contact me or a SecurianConnect team member with any questions.

Sincerely,

Shayna Ray
Sales and Retention Executive
Securian Dental Plans
Tel: 1-866-827-3318 • Email: securianconnect@securiandental.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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