

Products and Services

Why Delta Dental of North Carolina?

Claims Processing

- Claims turnaround in an average of 1.3 days (first three quarters 2009)
- More than 99% of claims processed in 10 business days or less (first three quarters 2009)
- 100% processing accuracy of audited claims
- 100% payment financial accuracy of audited claims
- Free management reports for group administrators upon request

Customer Service

- Phone response time averages 6 seconds (first three quarters 2009)
- More than 97% of questions/issues resolved during first call (first three quarters 2009)
- Designated employer services phone line for group administrators
- Ability to service calls in over 170 languages

Commissions and Fees

- Producers earn 10% flat commission on community and individually rated products
- Commissions paid by 10th of each month
- Direct deposit option

Provider Network

- Largest dental network in North Carolina and across the country
- Delta Dental Premier® network includes more than 1,800 unique dentists in North Carolina and more than 128,000 unique dentists nationwide
- In North Carolina, that's **three times** larger than our closest competitor
- Our network includes over 65% of all dentists in the state, from both metro and rural areas
- The largest network means there's greater opportunity for members to see a network provider ensuring more claims are incurred and paid in-network, at a negotiated rate – saving groups money
- There's no balance billing with network providers – saving members money. No balance billing resulted in \$2.4 million saved by our enrollees (June 2008 – May 2009)

Advanced Web Tools

For Group Administrators:

- Online enrollment – Enter/view daily updates in real-time
- Online billing reports – View and print billing documents securely online; printable in PDF format or electronic data file for exporting into excel
- Request replacement ID cards at no cost

For Members:

- Claims inquiry – Log on to view claims status, procedure details, deductibles and claim payments
- Coverage summary – Verify eligibility and check benefit plan information
- Benefits inquiry – View benefit level details, deductibles, annual maximums and benefits used
- Dentist search – Search for dentists/specialists in their plan by location or dentist/clinic name
- Oral health information

For Producers:

- Online rate calculator for community-rated quotes for groups of 5 – 99 eligible employees anytime, 365 days a year

Ease of Use

- Personal service from Delta Dental ConnectSM – your dedicated producer sales and support team. Exclusive service for you and your pooled groups of 5 to 99 eligible employees
- Quotes available online 24/7 for new groups of 5 to 99 employees
- Assistance with product and participation guidelines, quotes, new business implementation, and facilitation of renewals
- Designated implementation coordinators for ease of transition for new groups of 100+ eligible employees

Small Group Pooled Products (5-99 eligible employees)

- Competitive Community-Rated Plans through Delta Dental ConnectSM for small groups (5 – 99 eligible employees)
- Advantage of the largest dentist network in North Carolina, Delta Dental Premier[®], or our Indemnity program
- Freedom of choice to see any dentist
- No waiting periods for groups meeting participation guidelines or with comparable coverage
- Contributory or voluntary plans
- 24-month rate lock available
- Worldwide emergency coverage automatically included with access to dental care in countries throughout Europe, Asia, Africa and South America, and in most desired travel destinations

Large Cases (100+ eligible employees)

- Impressive capabilities and flexibility for large cases (100+ eligible employees)
- Custom-designed fully insured plans with custom pricing
- Administration of large group plans on a self-funded (ASO) basis
- Manage out-of-network reimbursement to control expenses
- Performance and implementation guarantees for groups of 500+ lives
- Multi-year rate guarantees
- Worldwide emergency coverage automatically included with access to dental care in countries throughout Europe, Asia, Africa and South America, and in most desired travel destinations
- Freedom of choice to see any dentist

Individual Product

- Individual dental plans – Delta Dental Premier[®] for Individuals
- Available for North Carolina residents age 18 and over who are not covered by a Delta Dental of North Carolina group product
- Three plan options, including coverage for spouse and eligible dependents
- Producers earn 10% commission for the initial sales and 5% each subsequent year (based on annual premium)

Delta Dental of North Carolina
1-800-587-9514

Delta Dental ConnectSM
1-888-332-4617

Visit our web site:
www.deltadentalinc.org

