

A background image showing a business meeting. Two people are seated at a desk with laptops and documents. One person is pointing at a laptop screen displaying a bar chart, while the other is holding a pen over a document. The scene is brightly lit, suggesting an office environment.

competiscan
TREND REPORT
Dental Insurance
Overview
Q3 2023

Contents

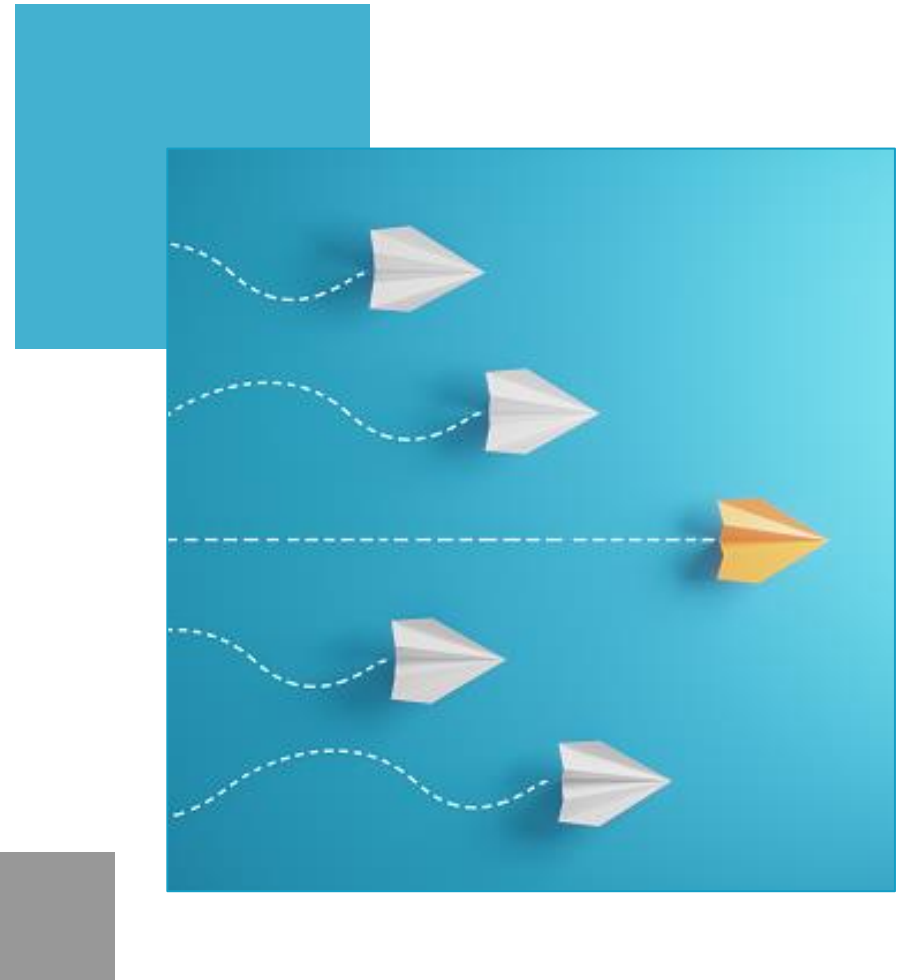
Key Takeaways

Analytics

Dental
Developments

Sales Process
Updates

Consumer
Communications





Key Takeaways

What you need to know



The Hartford's small business dental offering, powered by Beam Benefits

The Hartford announced a collaboration with Beam Benefits to offer four new small business dental offerings with flexible choices during Q3. The Hartford's relationship with Beam Benefits delivers solutions that provide tangible differentiators, rich benefits, a best-in-class digital experience, and personalized service. Coverage will be available through The Hartford's state-of-the-art self-service quoting platform (RTQi).

Lincoln Financial introduces new dental plans for small businesses

During Q3, Lincoln Financial introduced two new dental plans specifically for small businesses. The Core and Comprehensive dental plans are customizable to meet the budgets of employers and their employees, with options surrounding coinsurance percentages, maximums, and deductibles.

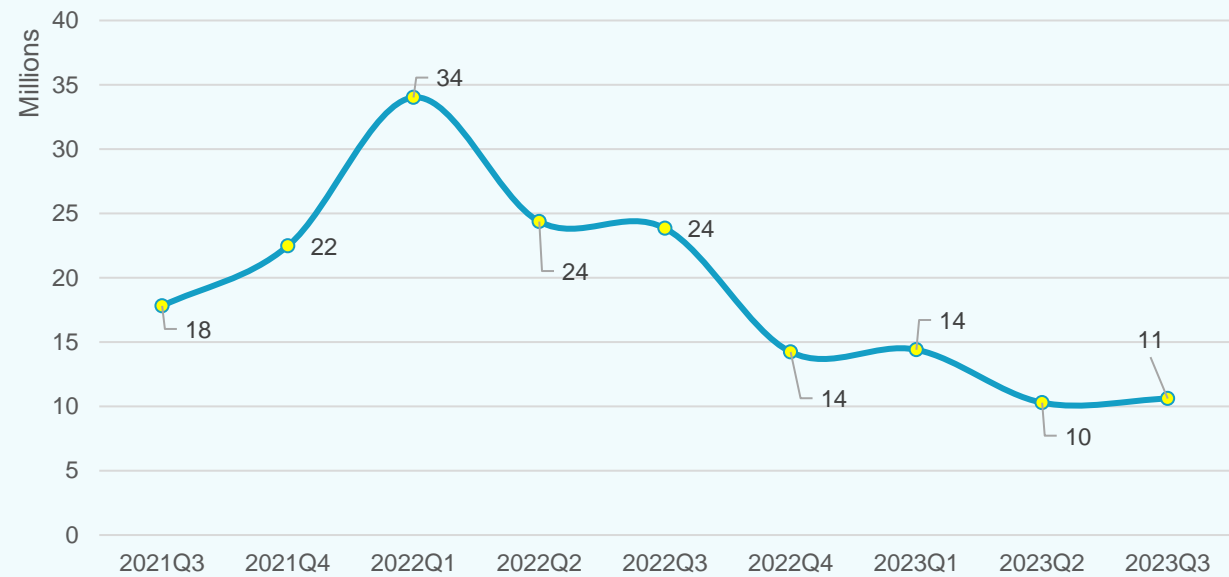
Competiscan anticipates that as small businesses look to remain competitive in the hiring landscape, dental insurers will continue to innovate their product offering and differentiate themselves to employers.



Estimated Mail Volume: Direct Mail Trend Over Time

Competiscan observed Estimated Mail Volumes that increased 3% compared to Q2 2023.

Individual Dental Insurance - Estimated Mail Volume
Q3 2021 - Q3 2023



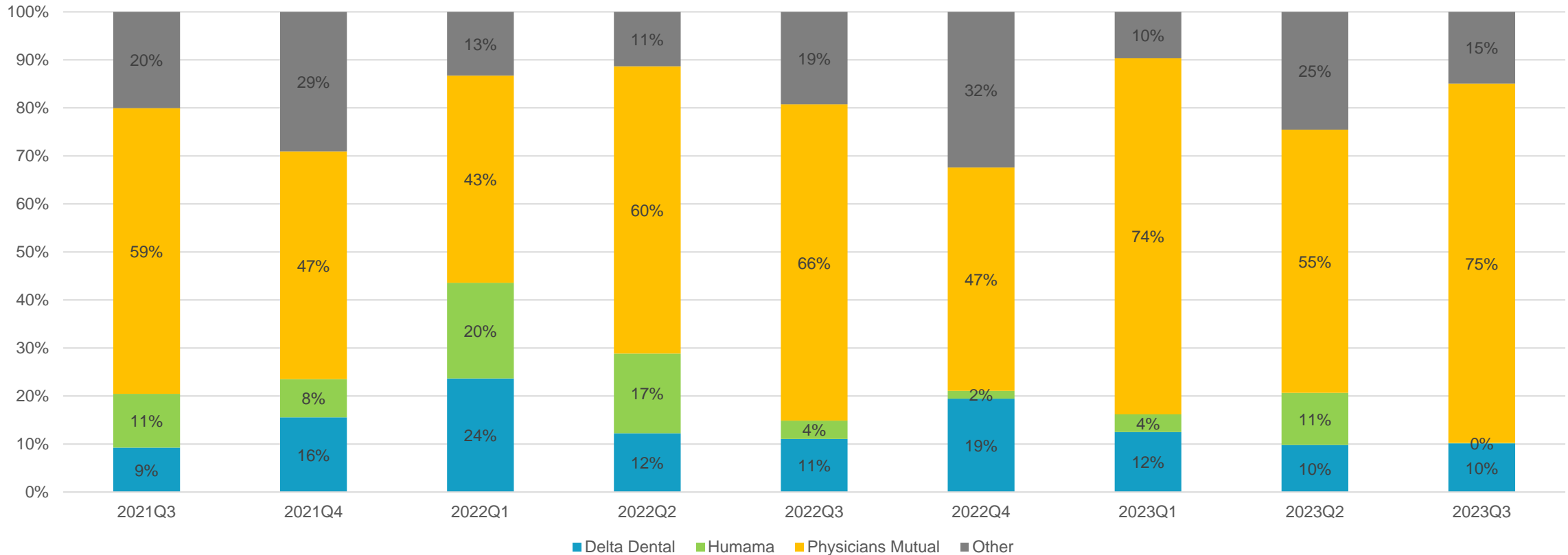
Media Channel: Direct Mail **Sector:** Insurance **Audience:** Consumer **Added to database:** Between July 2021 and November 2023 **Country:** US **Category:** Health Insurance **Sub Category:** Dental (Individual) Insurance **Primary:** Primary **Mailing Type:** Acquisition, Follow-Up, Upgrade/Cross-Sell, Win-Back **Delivery Method:** Mailed

Estimated Mail Volume: Market Share

Physicians Mutual accounted for 75% of total individual direct mail volume in Q3 2023, representing a 9% increase in market share Y/Y.



Estimated Mail Volume: Market Share Q3 2023 - Q3 2023

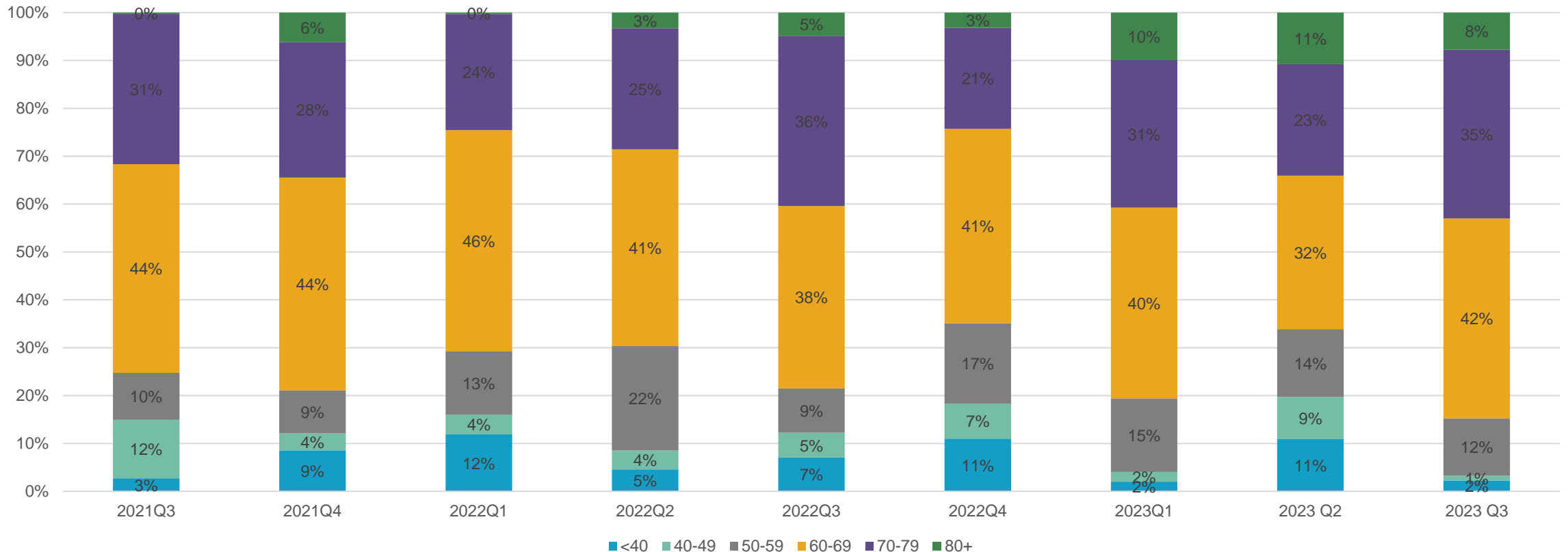


Media Channel: Direct Mail **Sector:** Insurance **Audience:** Consumer **Added to database:** Between July 2021 and November 2023 **Country:** US **Category:** Health Insurance **Sub Category:** Dental (Individual) Insurance **Primary:** Primary **Mailing Type:** Acquisition, Follow-Up, Upgrade/Cross-Sell, Win-Back **Delivery Method:** Mailed

Estimated Mail Volume: Age Distribution

In Q3 2023, 42% of all individual direct mail offers observed were sent to consumers between the ages of 60-69, representing a 4% increase in market share Y/Y.

Estimated Mail Volume: Age Distribution Q3 2021 - Q3 2023



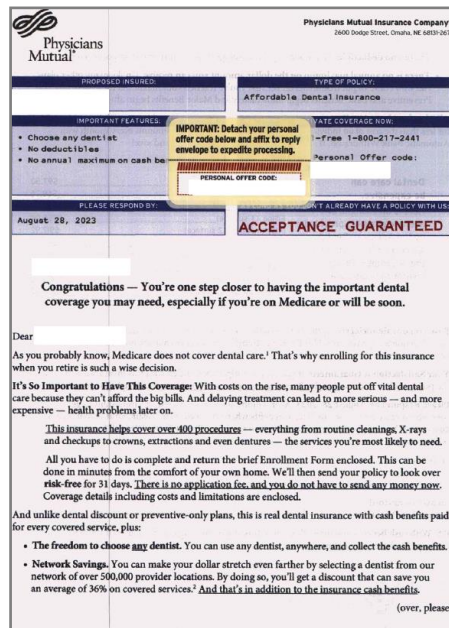
Media Channel: Direct Mail **Sector:** Insurance **Audience:** Consumer **Added to database:** Between July 2021 and November 2023 **Country:** US **Category:** Health Insurance **Sub Category:** Dental (Individual) Insurance **Primary:** Primary **Mailing Type:** Acquisition, Follow-Up, Upgrade/Cross-Sell, Win-Back **Delivery Method:** Mailed

Top Offers: Q3 2023 Individual Dental Insurance

The direct mail offers on this slide were some of the individual dental offers most frequently overserved for Q3 2023. Criteria for top mailers include high volumes, numerous copies, multiple locations, and multiple observations over time.

Physicians Mutual

As you probably know, Medicare does not cover dental care. That's why enrolling for this insurance when you retire is such a wise decision



2023-07-21-4640

Delta Dental of Illinois

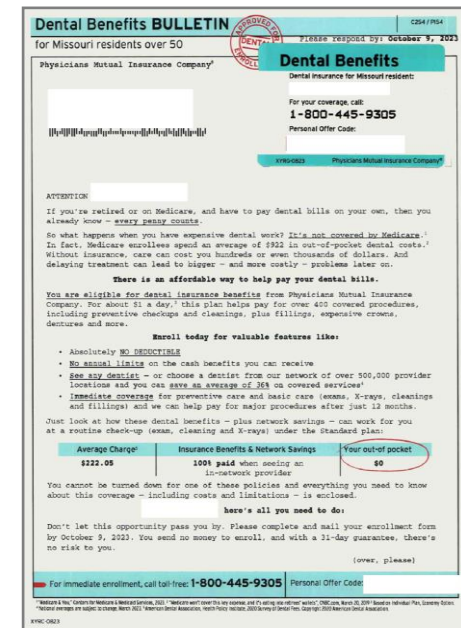
If Medicare or your health plan doesn't cover your oral health, we will - from less than \$1 a day



2023-08-14-3932

Physicians Mutual

If you're retired or on Medicare, and must pay dental bills on your own, then you already know - every penny counts



2023-08-24-3675



Dental Developments

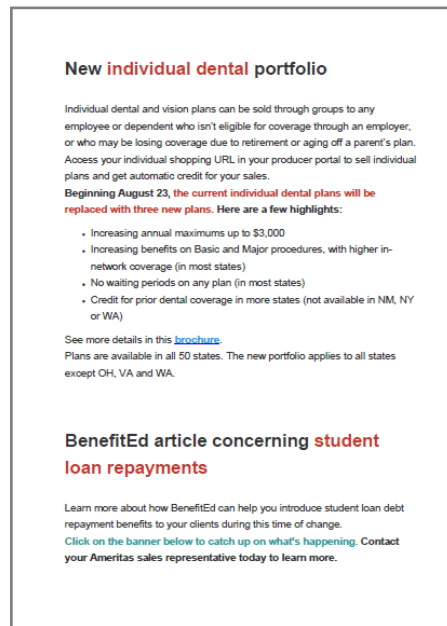


Individual Product Updates

Dental insurers announced product enhancements and expansions in Q3. Notably, Ameritas will enhance their individual dental plans with increased annual maximums up to \$3,000, increasing benefits on Basic and Major procedures, and credit for prior dental coverage in more states. Cigna and Allstate announced their dental coverage would be expanding to new states.

Ameritas

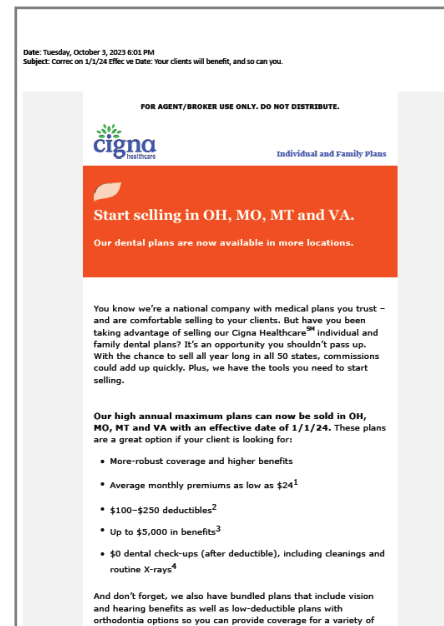
Beginning August 23, the current individual dental plans will be replaced with three new plans



2023-08-22-890

Cigna

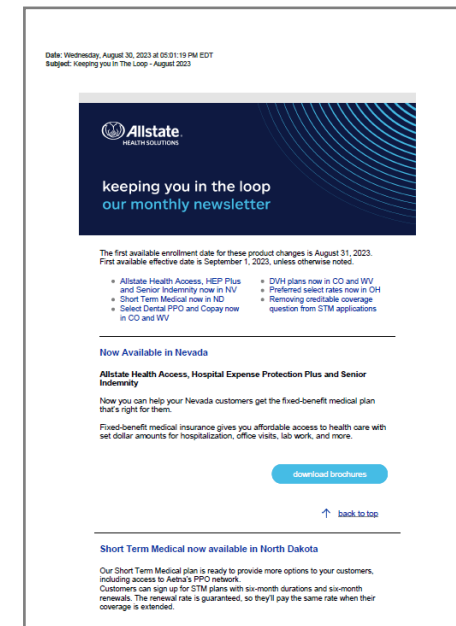
Our high annual maximum plans can now be sold in OH, MO, MT and VA with an effective date of January 1, 2024



2023-10-03-2755

Allstate

Dental, Vision & Hearing PPO plans now in Colorado and West Virginia



2023-08-30-1069

Group Product Updates

Dental insurers announced new products and product enhancements during Q3. Notably, Lincoln Financial announced a new group dental product called DentalConnect with two plan options (Core or Comprehensive), while The Hartford partnered with Beam Benefits to offer four carefully crafted dental offerings with flexible choices for employers.

Lincoln Financial

Introducing Lincoln DentalConnect for small businesses



2023-09-14-1715

The Hartford

We are thrilled to announce The Hartford's new Dental offering, powered by Beam Benefits



2023-10-17-639

Delta Dental of New Jersey

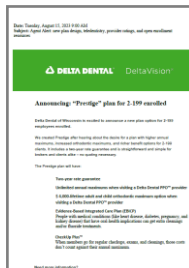
Delta Dental will offer more inclusive coverage for members with qualifying special health care needs



2023-08-02-1914

Delta Dental of Wisconsin

Delta Dental is excited to announce a new plan option for 2-199 employees enrolled



2023-08-15-1400

The Dental Care Plus Group

New commercial group RFPs will move to Sun Life



2023-09-12-923

Humana

Humana is excited to be teaming up with Byte to expand access to orthodontic care



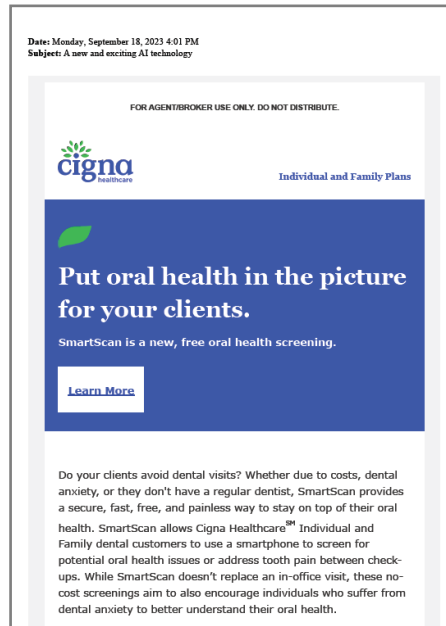
2023-07-27-1376

Member Tools

Insurers promoted enhanced member tools in Q3. Notably, Cigna introduced a new AI technology called SmartScan that allows dental customers to use a smartphone to screen for potential oral health issues or address tooth pain between checkups.

Cigna

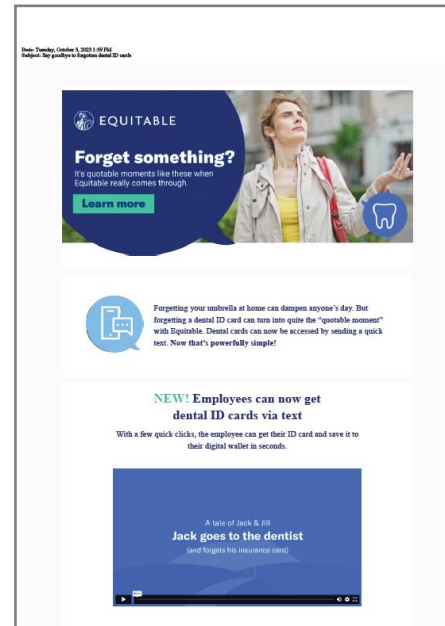
A new and exciting AI technology. SmartScan is a new, free oral health screening



2023-09-18-1826

Equitable

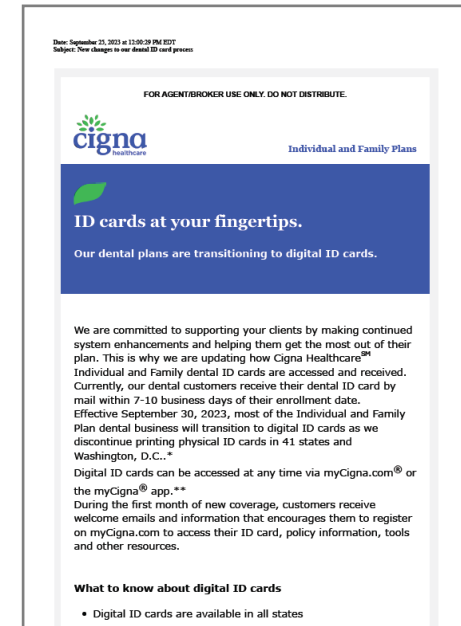
Employees can now get dental ID cards via text. With a few quick clicks, the ID card can be saved their digital wallet



2023-10-03-555

Cigna

Effective September 30, 2023, most of the Individual and Family Plan dental business will transition to digital ID cards



2023-09-25-1017



Sales Process Updates





Individual Product Positioning

Dental insurers promoted individual dental plans in Q3. Allstate offered a suite of dental plans that allowed agents to pair their customers up with a dental plan that fits their unique needs, while Delta Dental offered the opportunity to sell off-exchange individual plans any time of year directly through them.

Allstate

Cover your customers from teeth to toe. Offer a dental plan when quoting medical options



2023-10-25-935

Delta Dental

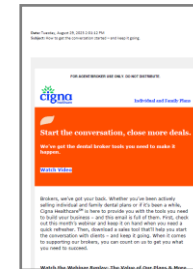
Delta Dental has the resources you need to make your sales season a snap



2023-10-05-2004

Cigna

Start the conversation, close more deals. We've got the dental broker tools you need to make it happen



2023-08-29-1095

Humana

Diverse plans - and the network to back them. Specialty coverage your clients want



2023-08-10-1168

Ameritas

Our expert wanted to share some helpful tips on working with clients in the 65+ age category



2023-10-25-1858

Solstice

Open enrollment season on the Marketplace is here! It's time to deliver for your individual and family clients



2023-09-25-823

Group Product Positioning



Dental insurers promoted their group dental plans during Q3. Delta Dental of Illinois offered flexible plan options for small groups that included no waiting periods for any size group and affordable plans starting at just \$22 a month per employee, while Aetna offered new and renewing groups a premium credit of up to \$750 to groups.

Delta Dental of Illinois

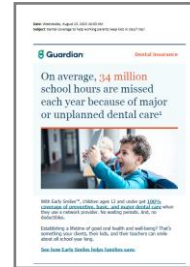
Our flexible plan options for small groups range from affordable group benefits to voluntary coverage



2023-11-01-725

Guardian

With Early Smiles, children get 100% coverage of preventive, basic, and major dental care in network



2023-08-23-1724

Aetna

New and renewing groups get a premium credit when you offer dental to your groups



2023-08-10-1180

Guardian

Do your clients know about our teledentistry benefit? Employees can get immediate access to teledentistry



2023-11-01-510

Ameritas

With \$ensible Choice, participating employees are reimbursed based on the amount spent on dental



2023-10-31-548

Delta Dental of New Jersey

Offer Delta Dental through the New Jersey Chamber of Commerce Member Health Insurance Program



2023-11-01-933

Agent Tools

Insurers marketed their agent tools in Q3. Notably, Altus Dental unveiled InsuranceMenu, a comprehensive end-to-end solution that will help make onboarding and managing new small groups easier, while Beam Benefits formed a strategic partnership with PerfectQuote that allows brokers to instantly compare rates on Beam dental.

Altus Dental

The arrival of a tool that will help make onboarding and managing new small groups easier



2023-08-09-1486

Delta Dental

Your unique broker link is a simple way to get credit for off-exchange individual and family plan sales



2023-08-22-1712

Cigna

Occurring in October, you will be able to start and "save" an application



2023-09-15-1443

Beam Benefits

Beam and PerfectQuote: Transforming how brokers quote insurance



2023-08-10-1589

BEST Life and Health

Perform in-force group changes, enrollments, or terminations for dental plans (with group permission)



2023-10-05-562

Producer Incentives

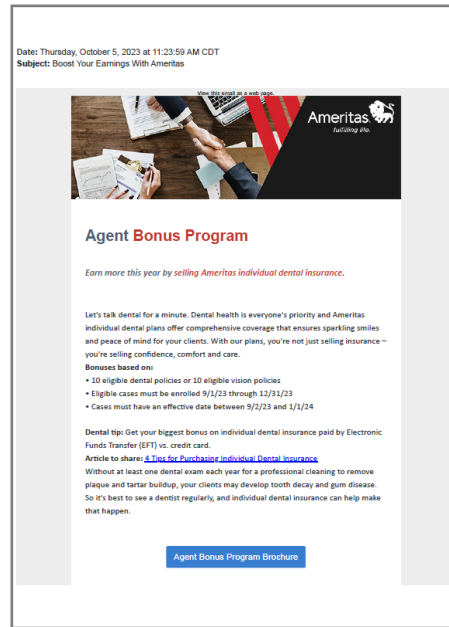
Insurers offered new sales incentives during Q3. Delta Dental of New Jersey offered both group and individual bonuses for dental sales, while Ameritas offered a bonus on individual dental sales that paid a higher bonus (\$20) on policies paid via Electronic Funds Transfer (EFT) vs (\$10) policies paid via credit card.

Delta Dental of New Jersey
New for 2024 – earn up to \$300,000 total bonus with our Level 4 new sales bonus tier



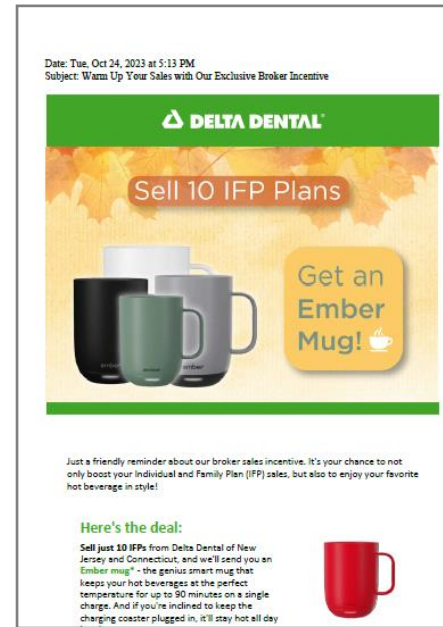
2023-10-04-1099

Ameritas
Earn more this year by selling Ameritas individual dental insurance



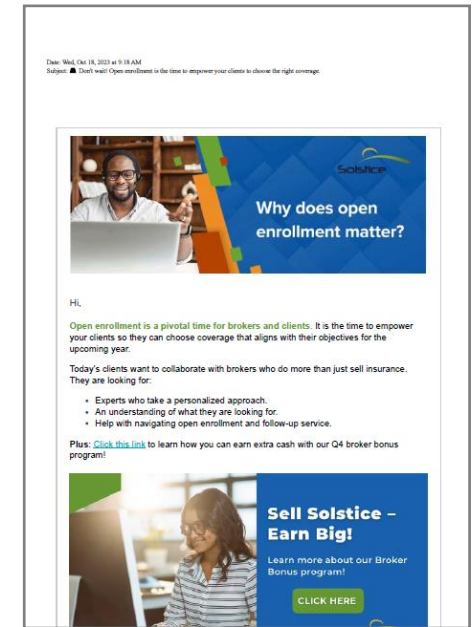
2023-10-05-859

Delta Dental of New Jersey
Sell just 10 IFPs from Delta Dental of New Jersey, and we'll send you an Ember mug



2023-10-24-2427

Solstice
Get bonus payouts as many times as you'd like by writing Solstice Dental plans with your groups



2023-10-18-924



Consumer Communications





Acquisition Marketing

Dental insurers targeted prospective customers during Q3. Cigna marketed \$0 routine check-ups after deductible, while Guardian offered increased annual maximums. Delta Dental of Wisconsin and Delta Dental of Virginia both promoted plans that went beyond the dental coverage covered by Medicare for less than \$1/day.

Cigna

Get dental coverage now and schedule your check-up sooner, not later



2023-10-19-2167

Delta Dental of Wisconsin

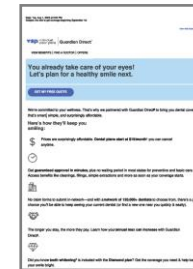
Why choose a Delta Dental individual and family plan? Dental benefits for less than \$1 a day



2023-09-15-4294

Guardian

You already take care of your eyes! Let's plan for a healthy smile next



2023-08-01-2865

Humana

As a valued member, we are pleased to let you know that you are eligible to enroll in a MyOption Dental plan



2023-08-26-1710

Delta Dental of Virginia

Getting dental benefits Original Medicare won't cover = more reason to smile



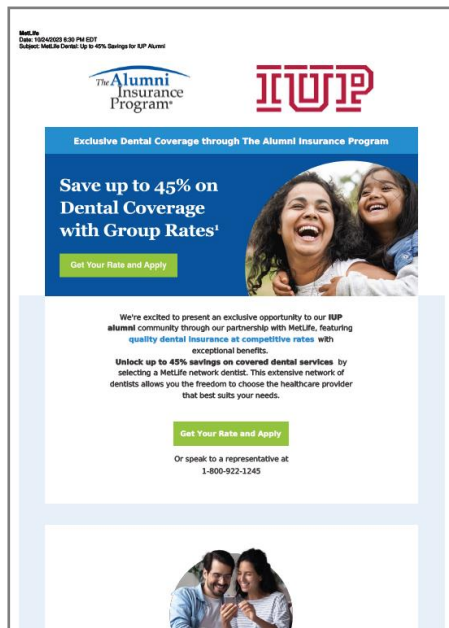
2023-08-29-3799

Affinity Marketing

Insurers partnered with affinity groups to reach new customers in Q3. MetLife targeted alumni groups and volunteer networks while Ameritas targeted honor society members.

MetLife/Alumni

We're excited to present an exclusive opportunity to our alumni community through our partnership with MetLife



2023-10-24-2628

Cigna/USAA

With USAA, finding the right dental coverage that fits both your budget and your life has never been easier



2023-10-19-1490

Ameritas/Honor Society

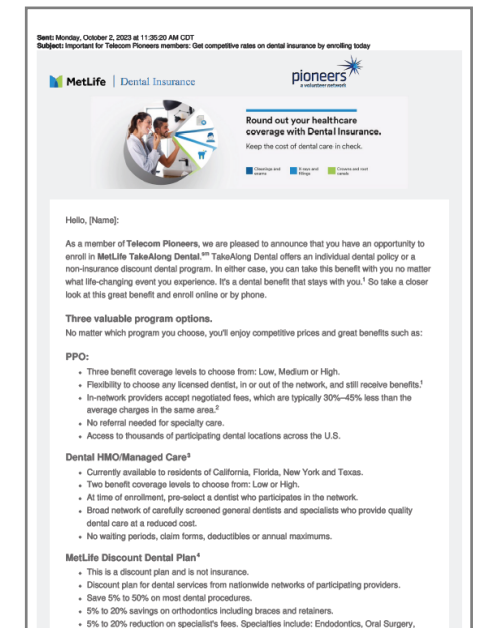
The Honor Society of Phi Kappa Phi has partnered with AMBA to offer quality dental plans at affordable prices



2023-08-07-3154

MetLife/Volunteer Network

We are pleased to announce that you have an opportunity to enroll in MetLife TakeAlong Dental



2023-10-02-2955

Loyalty Outreach

Loyalty outreach sent by dental insurers during Q3 are featured below. Aetna and Excellus BlueCross BlueShield both reminded members about scheduling their dental checkup, while UnitedHealthcare created a video to educate members on what benefits their dental plans offered.

Aetna

You're overdue for your next dental checkup. Regular exams are part of your Aetna Dental plan



2023-08-12-1541

Excellus BlueCross BlueShield

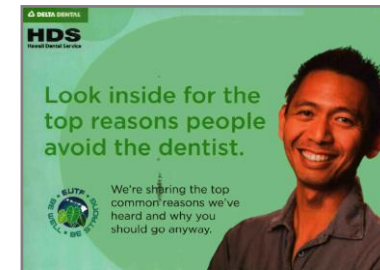
Have you scheduled your checkup? Regular cleanings and routine exams are included at no cost



2023-07-22-1555

Delta Dental of Hawaii

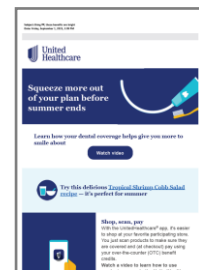
Top 5 excuses people use to avoid seeing their dentist



2023-07-11-4417

UnitedHealthcare

Squeeze more out of your plan before summer ends



2023-09-01-2818

Managed Care of North America

Smile, it's time for your checkup



2023-07-18-4454

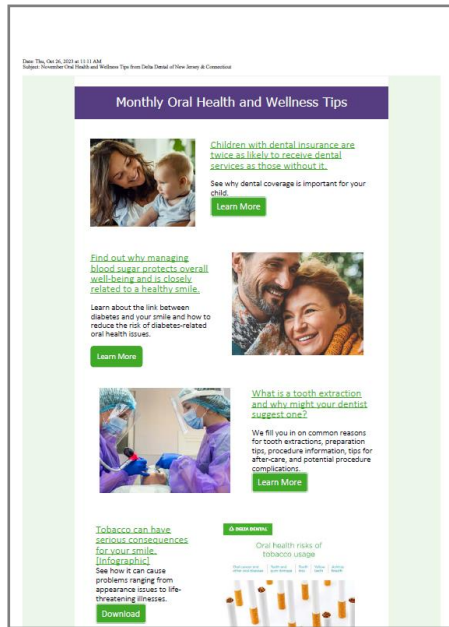


Member Newsletters

Dental insurers distributed a variety of member newsletters in Q3. Topics ranged from pediatric dentistry to the connection between oral health and overall health.

Delta Dental of New Jersey

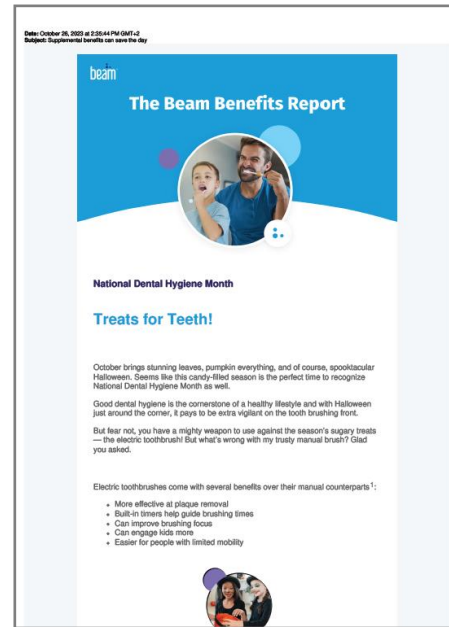
Monthly Oral Health and Wellness Tips:
See why dental coverage is important for your child



2023-10-26-945

Beam Benefits

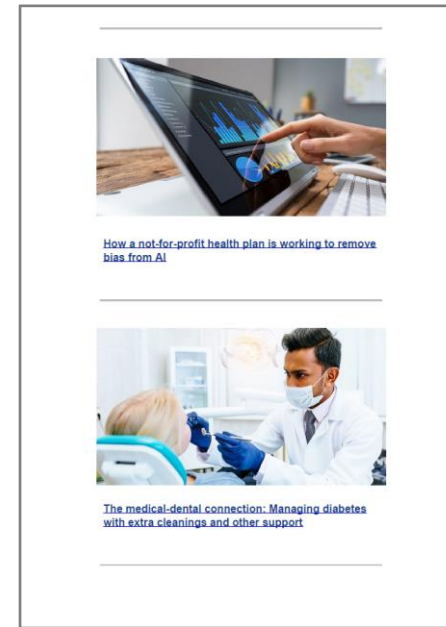
The Beam Benefits Report: October is the perfect time to recognize National Dental Hygiene Month



2023-10-26-1394

BlueCross BlueShield of Massachusetts

The medical-dental connection:
Managing diabetes with extra cleanings



2023-09-28-1028

Delta Dental of New Jersey

Monthly Oral Health and Wellness Tips:
Oral health issues influence much more than your smile



2023-08-10-2936

Omni Channel Marketing

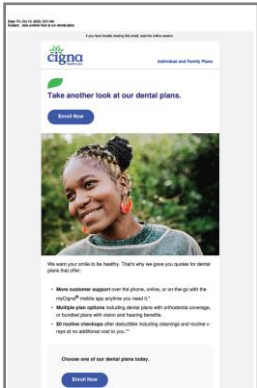
Panelists received email, direct mail, and online display ads promoting dental plans in Q3. A sampling of the advertisements are represented on this slide.



Omni-Channel Insights

Email, direct mail, and online display ads targeted to consumers during Q3

Cigna



Email: 2023-10-13-3510

Delta Dental of Wisconsin



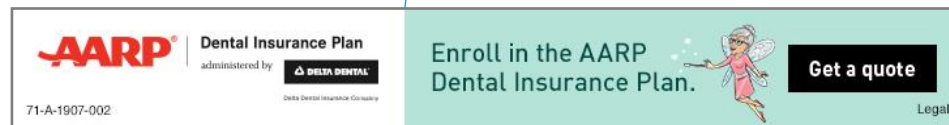
Direct Mail: 2023-09-16-1730

UnitedHealthcare



Online Display: 2023-10-01-322

Delta Dental



Online Display: 2023-08-17-3252

Cigna



Online Display: 2023-10-18-3004

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Insights

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