

# Competitor Insights

Key findings in 2023

September 2023



# What did we learn about SunLife?

SunLife	Delta Dental Response
<b>Contract / Plan Administration</b>	
<b>Network</b>	<ul style="list-style-type: none"> <li>• Continue net effective discount emphasis – 34.1 in 2022.</li> <li>• PPO dentists average discounts – 40.5% in 2021.</li> <li>• Average PPO network utilization is 61.3%; Premier network utilization is 31.1%</li> <li>• Delta Dental does not “soften” our discounts to increase network access</li> </ul>
<b>Technology</b>	<ul style="list-style-type: none"> <li>• Virtual Consult: Allows members to connect with Delta Dental PPO dentists</li> <li>• ToothPic: 24/7 access to get professional advice from licensed dentists</li> <li>• DentaQual: 1 to 5 star rating system added to directory results</li> <li>• CAHPS – gold standard of patient experience measurement with Delta Dental as the only carrier surveying nationally</li> </ul>
<b>Other</b> <ul style="list-style-type: none"> <li>• Multi-product offering</li> <li>• Dual choice offered on smaller cases</li> <li>• Competitive rates &amp; admin fees</li> <li>• Recent acquisition of DentaQuest (SunLife claims to be the 2nd largest dental benefits provider in the US based upon membership that include Dentequest).</li> </ul>	<ul style="list-style-type: none"> <li>• Utilize Milliman data to show strength of effective discount</li> <li>• Lowest trend in the industry (x%) and non-profit status lead to stable rates</li> <li>• Tout accuracy of provider data (clean vs overstatement from competitors)</li> <li>• Leverage the Delta Dental clinical story</li> <li>• Introduce shared savings for Premier providers under ASO plans</li> </ul>