

Competitor Highlights

September 2023



Competitor Overview: Cigna

Highlights

- Broad diversity of dental plans, including PPO, National DHMO and EPO
- Ability to bundle dental with medical
- Covers more than 17 million individuals
- Dental carrier for 1 in 5 of the Fortune 500
- Whole-person health approach to employee benefits

Strengths

- Proactive and personalized support, including outreach/exam reminders and enhanced benefits
- Large national PPO network results in high network utilization, projected to be 77% in 2021
- National DHMO network is the largest in the nation
- Brings white glove approach to mobile dentistry with their Cigna Onsite Dental program
- Transparency tools, including quality score, office reviews/comparisons and cost estimator

Notable

- Promotes integrated approach: ease of account management; product synergies
- Quantifying the savings on medical when bundled with dental
- Leveraged secondary network (Cigna DPPO) to add highly utilized providers
- Aggressive ASO pricing, including low fees and multi-year guarantees
- 2 25% shared savings arrangement

How do we win?

Pricing/Plan Design

Position strength of the effective discount of the Delta Dental network.

“Right” or “Sought After” providers

Service response

Highlight the patient protections built into our plans and provider contracts

Proactively explain and illustrate shared savings arrangement if available.

Competitive Intelligence

Push for a FI quote – aggressive claims savings projections not always substantiated by FI rates

Provide a detailed list of plan modernization recommendations with rationale and factors

Provide overview of new plan features (Unlimited Maximum, P&D Waiver, etc)

Be more aggressive out the door with rate guarantees

For self-funded opportunities, show savings

Technology & Processes

Do something different – e.g., refreshed ortho max, proactive network growth PG, effective discount performance guarantee?

Emphasize digital servicing capabilities

Inclusive solutions for a diverse workforce

Member communications and employer microsite

Mobile/Onsite, Teledentistry, etc.

Integration with third-party technology firms (and any credits that may be available)