

Competitor Highlights

September 2023



Competitor Overview: Guardian

Highlights

- A partner who helps you navigate customers' changing needs
- Fortune 250 company with mutuality
- Ability to bundle dental with medical
- Guardian serves 29 million people through a range of insurance and financial products and covers over 7 million dental members
- Successful track record of developing new products – product innovation.

Strengths

- Stronger focus on smaller group market, but continuing to move up-market
- ASO down to 25 lives
- Use of Medical/Dental bundling and Medical/Dental integration story
- DHMO/PPO Freedom of Choice swing plans
- Vision bundling through their private-label partnership with EyeMed

Notable

- Special Producer Compensation (SPC) is their “special sauce”. Getting producers hooked on SPC was an internal strategy.
- Guardian makes very little margin on any Dental >500 lives, rarely writes it stand-alone.
- Higher margin lines (Voluntary) provide greater margin and therefore bigger packaging discounts.
- Guardian India is a big operation where most of their installation and servicing is now handled. All service calls are pushed to Guardian India.
- 2 Almost all of their network growth has been done by network swaps and leasing arrangements.

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)