

Competitor Highlights

September 2023



Competitor Overview: MetLife

Highlights

- Broad diversity of dental plans, including PPO, National DHMO and EPO
- Broad national access, high utilization at deep discounts
- MetLife PDP Plus national average discount is 40%
- Ability to bundle ancillary products

Strengths

- Discounts average 30-45% off community average charges
- Utilization management programs that appropriately control costs and protect plan participants
- TakeAlong Dental (Individual Product)
- Rigorous credentialing standards; all treatment patterns are analyzed via data analytics
- Fast and accurate claims processing with more than 97% of the 32+ million claims processed annually within 10 business days³
- Dental Wellness and Disease Management programs

Notable

- High consumer satisfaction – 97% of participants satisfied with PDP
- MetLife works with 45 of the Fortune 100 companies
- MetLife assigns benefits to the dentist for 99% of all claims
- \$5,000 annual maximum available
- MetLife is integrated with Yelp.
- Online Scheduling availability
- Resources/Tools: Dental Actuarial Analytics Analysis, Top 60 Procedures Tool, Network 360 Analysis, GEO Access, Disruption and more

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)