

# Competitor Highlights

September 2023



# Competitor Overview: Carrier

## Highlights

- Operating in the United States since 1895
- Reputable sales and service team

## Strengths

- Bundling/packaging products
- Multi-product offering
- Dual choice offered on smaller cases
- Competitive rates & admin fees
- Recent acquisition of DentaQuest (SunLife claims to be the 2nd largest dental benefits provider in the US based upon membership that include Dentequest).

## Notable

- Multi-year contracts
- SunLife withholds client reporting and top provider reports

# 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)