

Competitor Highlights

September 2023



Competitor Overview: UnitedHealthcare

Highlights

- Variety of plan designs, can be bundled with medical plan or standalone, including PPO, Select Managed Care and Value plans.
- Bundling with multiple specialty products and/or medical can create greater savings and may help lead to better health outcomes.
- Simplicity with 1 account team, 1 bill, and streamlined claims and benefits administration.
- Covers more than 22 million individuals

Strengths

- Medical/Dental bundling
- Medical/Dental integration story
- Dental INO available in some states
- Dental Engagement Programs - Consumer MaxMultiplier, FlexAppeal Preventive MaxMultiplier and Step-up Preventive Rider
- Vision bundling/Spectera

Notable

- Enhanced wellness benefits - Oral cancer benefit and Prenatal dental care benefit
- Rewards for healthy habits - roll over from year to year, covering p&d services that don't affect annual maximums and rewarding regular preventive dental care with higher benefits (e.g., coinsurance) the following year.
- Connections to quality care – SmileDirectClub, Dental Days brings dentists to your worksite, Preventive MaxMultiplier ensures preventive care is available, Consumer MaxMultiplier® rewards members for regular checkups, FlexAppeal Enhanced provides greater flexibility, covering up to 4 cleanings or gum treatments per year.

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)