

SECURIAN DENTAL CONNECTIONS

Lock in competitive, 24-month rates for your group dental clients

Here's a great way for your groups to combat rising benefit costs – through Securian, they can lock in outstanding rates for 24 months:

- The guarantee is available for pooled groups of 5-249 employees – for both new and renewal business.
- The premium for the 24-month rate is 3 percent higher than the 12-month rate.
- To indicate the 24-month rate guarantee option on a new group's application, please write "24 months" in the Master Dental Contract Application, Part A, within the "Requested Plan Effective Date" box. For renewals, call or e-mail SecurianConnect – 1-866-827-3318, or securianconnect@securiandental.com.



As a reminder, effective at the beginning of the year, we reduced rates 5 percent for new pooled groups and kept rates at the same level as 2007 for renewing groups.

A majority of states have already approved these changes, and we're adding the other states where Securian Dental is marketed and sold as quickly as we receive state approval. States currently approved include

AK, AL, AR, AZ, CA, DC, DE, GA, HI, ID, IL, IN, KS, KY, LA, MA, MD, MI, MS, MO, MT, NC, ND, NJ, NM, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WI, WV, and WY.

Check our Web site for the most current list of approved states.

If you have any questions, contact SecurianConnect. ■

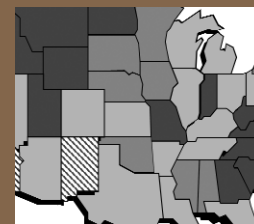
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SERVICE WITH A (HEALTHY) SMILE



YOUR SINGLE-SOURCE CARRIER FOR DENTAL



AVAILABILITY BY STATE

Community-rated groups? Custom risk? Self-funded ASO? Securian is your single-source carrier for dental.

Many of our brokers think of us as an expert in addressing the needs of community-rated groups. Others swear by us for their custom-risk proposals. And still others know us for our capabilities in working with self-funded, administrative services only (ASO) clients.

Technically, they're all correct.

The administration and infrastructure that backs Securian Dental (DeCare Dental) is behind the dental benefits of 4 million individuals in 22,000 groups across the country, with a nearly 40-year track record of success. With such a broad base of experience, and a single focus on dental benefits, it's safe to say we have our brokers covered no matter what size their client is or what type of dental benefit product they're looking to recommend.

Community-rated groups of 2-249

As one of the fastest growing pooled dental plans in the country, we attribute our success to a philosophy that's based on simplicity: We believe dental insurance should be easy to sell, easy to understand and easy to use. We bring this philosophy to life through SecurianConnect, our team of knowledgeable representatives dedicated exclusively to serving brokers who work with small clients.

The team assists brokers during every stage of the pooled group sales process, creating a "one-stop" experience for a wide range of services such as:

- Providing product information and guidelines
- Answering requests for pooled group proposals
- Providing rate information
- Assisting with new business implementation
- Facilitating renewals

Another key to our success with pooled groups is our online rate calculator.

In two minutes or less, you can get a pooled rate quote on our Web site (www.securiandental.com) for groups of 2-249 that want employer-paid or voluntary PPO or indemnity products. We don't require census data.

Custom risk groups of 100+

Looking to tailor a dental plan to meet the specific needs of a client? Have an RFP you're sending to several carriers? Make sure to include us on your short list of finalists.

Our National Sales Team is focused on meeting the needs of larger fully insured groups by providing custom quotes and plans. We understand how larger employers evaluate their benefits, and we'll work with you to structure the most effective program at competitive rates.

ASO clients of 100+

Securian Dental is a great choice for clients who prefer a self-funded dental program. We provide the full range of services expected from a national leader, but at guaranteed rates that compete with third-party administrators.

We back our brokers and their clients with real strength and stability. Securian Dental is provided through two industry leaders – Securian Life Insurance Company (recognized by A.M. Best with an A+ rating) and DeCare Dental Health International.

Full service really means full service, including:

- Customized enrollment materials, on-site support and printing/ mailing ID cards
- Eligibility loading, sharing and maintenance
- Explanation of benefits (EOBs) mailed directly to employees' homes
- Billing via ACH or paper
- Electronic or paper claim submission
- Network management and access plus targeted recruiting
- Timely performance reporting
- Risk management and actuarial services
- Hands-on account service, including an assigned account manager ■

It's easy to get in touch with us – and just as easy to get a quote

Proposals for community-rated groups of 2-249

Toll-free: 1-866-827-3318

Online Web quotes in less than two minutes: www.securiandental.com

E-mail: securianconnect@securiandental.com

Fax: 1-866-440-8787

Proposals for custom-risk groups and self-funded (ASO) groups of 100+

Toll-free: 1-866-222-6507

E-mail: largegroupquotes@securiandental.com

Fax: 651-994-5020



SECURIAN®

It's easy to get in touch with us.

Toll-free: 866-827-3318

Web site: www.securiandental.com

E-mail: info@securiandental.com

Securian Dental Connections is published for our brokers. Article ideas and questions from readers are welcome. Please contact Brian Huss, Editor, at bhuss@decare.com. Securian Dental is underwritten by Securian Life Insurance Company, 400 Robert Street North, St. Paul MN 55101, and administered by DeCare Dental Health International, LLC. In California, Securian Dental is underwritten by Securian Life Insurance Company, offered through DeCare Dental Insurance Services, LLC, and administered by DDHI Administrators, LLC. Securian Dental is offered under policy form series 03-30612 or a state variation thereof.