

BIGGER ISN'T ALWAYS BETTER

By RODNEY MATTOS, VP, Commercial Group

At Premier Access, we don't have the largest provider network—and that's the way we like it.

Some dental insurance carriers claim hundreds of thousands of "access points." But what are access points? It's a simple calculation: take the number of dentists in a network and multiply them by the number of locations where those dentists practice. So if one dentist practices at two offices, she counts as two access points. It's easy to see how access points can inflate a network's numbers.

A more accurate measure of a carrier's network is unique dentist counts. But there's more to consider. Customer service, member utilization, and cost savings are just as important as network size

SETTING THE INDUSTRY'S BENCHMARK

Each year, Ruark Dental Consulting independently surveys the market to determine which dental insurance carrier offers the most value to its members. The industry's leading source of objective data, Ruark's findings are used by insurance providers across the country to evaluate their cost-effectiveness in the marketplace. In the last five years, Premier Access has topped the list of carriers for effective discounts three times, which means our members have lower out-of-pocket costs and realize greater benefits from our dental plans.*

The annual Ruark Dental Consulting report offers an unbiased view of the dental insurance industry. More than 75 percent of the market is represented in their surveys, creating a benchmark that allows insurance carriers to determine whether their members are utilizing their networks in line with the industry. Rather than relying only on the negotiated cost savings or the size of a network, Ruark developed a formula that analyzes both data and evaluates an insurer's effective discount rate. The higher the effective discount, the more value a carrier offers its clients and members.

CONSISTENTLY CREATING VALUE

From the beginning, we set a standard of excellence for all our service providers. Not every dentist meets our requirements, but those who do tend to remain in our network because they recognize the advantage of being a Premier Access provider. For quality assurance and member satisfaction, we use independent firms to audit our dentists' performance and help us stay on track. To keep costs low, Premier Access negotiates competitive provider discounts and then regularly analyzes statistically relevant samples of services to determine overall network savings.

Our commitment to being on the leading edge of technology gives us the ability to make objective decisions about the effectiveness of our network. But we never lose our laser focus on the human side of the business. Our member advocacy team is always listening to feedback to identify potential challenges early on. This open communication allows us to monitor our provider network continuously and to ensure accurate claims. The result is a stable and diverse provider panel that offers the greatest overall value while meeting the service needs of our members.

REGIONAL RESPONSIVENESS, INDUSTRY LEADERSHIP

When The Guardian Life Insurance Company of America® (Guardian) purchased Premier Access in 2014, they immediately saw the value in keeping Premier as its own brand. As a regional provider, Premier Access can remain flexible and responsive to our clients and members. At the same time, Guardian's strength and reach in the marketplace offer us opportunities—like industry experience and network discounts—that might not be readily available to an independent company.

Instead of building a provider network with hundreds of thousands of access points, we focus on recruiting and maintaining a network of dentists who reliably provide high-quality services and are

conveniently located for our members. In fact, our clients and members are one of the best sources of dentist referrals. And once providers are on board, our quality assurance teams ensure that they continue to provide the level of care our members expect. When an issue arises, we're able to address it quickly and maintain our members' satisfaction.

GETTING EVEN BETTER

As Premier Access expands into new states, we'll continue to combine our skills in technology and commitment to customer service. Whether we're serving the State's largest employer or helping a small business owner navigate the world of dental and vision benefits, Premier Access is dedicated to helping working Americans get the most value for their hard-earned money.

When your customers are seeking competitive ancillary benefits to help them retain their best talent, put Premier Access at the top of your list.

Because that's where you'll find us in the industry's most-acclaimed survey.

CALCULATING EFFECTIVE DISCOUNT RATES

First, Ruark determines the carrier's in-network discounts, which is the difference between a carrier's negotiated rates and the average charges in that same location. Then they add the in-network discounts and the in-network utilization, or the percentage of claims that are within the carrier's network, to find the effective discount of that carrier.

$$\begin{aligned} &\text{IN-NETWORK DISCOUNTS} \\ &+ \text{IN-NETWORK UTILIZATION} \\ &= \text{EFFECTIVE DISCOUNT} \end{aligned}$$

Premier Access is proud to be in the number one spot once again in Ruark's 2017 report for the California and Nevada markets. Our ranking tells us that we're doing it right.

*Based on all benefit designs sold in California and Nevada. Effective discounts are not normalized for differences in benefit mix among companies.

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There's *More to See*

If you're looking into vision and dental benefits, be sure you're focused on the right things. That means uncovering more about your benefits company than just provider access points.

Premier Access, now with Avēsis vision, offers our clients who bundle vision and dental a single point of contact, one ID card, one invoice, and a discount for bundling. And we offer our members the top effective network discounts for dental in California and Nevada, according to the recent Ruark survey.*

There's way more to see here with Premier. Contact one of our many regional sales executives by phone at 888-326-3210 or by email at Sales@Premierlife.com.

*Based on all benefit designs sold in California and Nevada in 2016. Effective discounts are not normalized for differences in benefit mix among companies.

