



IMPROVING ORAL HEALTH



Delta Dental of New Mexico | 2013 Annual Report

GIVING SMILES: BY THE NUMBERS

50,000

toothbrushes
distributed



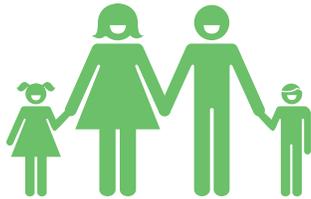
3,000

mouth guards
distributed



\$35,000

given to free & reduced-
cost dental clinics



\$80,000

given to
universities



\$250,000

given in 2013





2013 marked special significance for Delta Dental of New Mexico as we celebrated 40 years of serving our state as a non-profit dental plan administrator. It was a year of success and continued growth for us and our Renaissance affiliated partners, which include Delta Dental companies in Indiana, Kentucky, Michigan, Ohio, Tennessee, Arkansas and North Carolina. Collectively, our enterprise paid out nearly \$3 billion for dental care for over 12 million enrollees.

2013 was also a year of preparation for medical and dental plan administrators, as many of the Affordable Care Act (ACA) provisions were set for implementation on January 1, 2014. While stand-alone dental benefits (like those provided by Delta Dental) are exempt from most of the law's provisions, there was still a noteworthy amount of work to be done. Delta Dental of New Mexico created new "Essential Health Benefit" options for small employer groups and worked with the state on multiple projects related to health care reform.

To best serve the businesses and individuals that place their trust in us, Delta Dental remains at the forefront of the ever-changing dialogue on oral and overall health at both a national and local level. We remain committed to our communities and to multiple charitable endeavors, including Blessings in a Backpack, Health Care for the Homeless, Special Olympics and school based dental clinics in selected APS schools. Our success would not be possible without the commitment of our skilled and dedicated employees that make Delta Dental of New Mexico the premier dental benefits company in the state. We look forward to a bright future of progressive oral health and brilliant smiles.



Walter Bolic

Walter Bolic
President & CEO, Delta Dental of New Mexico



Michele Bishop

Michele Bishop, D.D.S.
Board Chair, Delta Dental of New Mexico

ADVANCING ORAL HEALTH BY GIVING BACK.

After 40 years of service to the New Mexico community, 2013 was a year filled with new avenues for Delta Dental to give back.

With the start of the 2013 school year in August, Delta Dental brought the Blessings in a Backpack program to New Mexico. Three local schools were adopted to kick start the program. Each week during the school year, Delta Dental of New Mexico employees packed more than 250 bags with food for students on the free and federally-reduced lunch program who might not otherwise eat over the weekend. In addition to taking home a bag of food every weekend, students were also given dental packs at various intervals throughout the school year that included a toothbrushing timer, floss, a toothbrush, toothpaste and oral health reading materials.



As usual, Marshall Molar was a *tooth-about-town* in 2013, helping to distribute more than 3,000 mouth guards to Young American Football League and University of New Mexico (UNM) summer camp athletes.

More than 50,000 toothbrushes were handed out at various community-based initiatives and sporting events statewide, and many toothbrushes also made their way to the UNM dental clinics that support free and reduced-cost dental services to children in need at school-based clinics.



As Delta Dental's Ambassador of Smiles, Marshall Molar made many friends while visiting local schools and community organizations.

He even assisted Dr. Dale Brown at the third New Mexico Mission of Mercy in Las Cruces, which took place in September of 2013.



DELIVERING THE BEST SERVICE.

Maintaining healthy smiles is only a portion of our mission. The other part is helping to *create* smiles by offering our customers the best service possible. Our dedicated customer service experts are trained to help people manage their benefits, their dental offices or their groups simply and efficiently, and we have the stats to prove it.



14,623

calls received
each month
(average)



96.8%

inquiries
resolved on
first contact



13

seconds
to answer
(average)



2.5

minutes per
phone call
(average)



518,848

claims
processed



94%

claims received
electronically



BUILDING THE BEST NETWORKS.

A quality dental plan depends first and foremost on the quality of the provider network. We provide our members with the largest network of dentists in the U.S., which gives them the greatest opportunity to stay in-network. And when our members choose a Delta Dental network provider, they save the most money, which makes for happier members.



Delta Dental Premier®

With 145,000 dentists in more than 292,000 locations, this is the largest network of participating dentists in the country. In New Mexico, this includes 956 par providers in 1,875 access points. A network of this size makes it easier for our members to stay in-network, thereby saving on out-of-pocket costs.

Delta Dental PPOSM

This network has 89,500 dentists in 207,000 locations, which includes 687 par providers and 1,562 access points in New Mexico. Members can see even deeper discounts when visiting a PPO dentist.

Delta Dental PPO New Mexico and Advantage

These provider networks are offered exclusively in New Mexico and are not Delta Dental national networks. In the state of New Mexico, PPO New Mexico includes 849 dentists in 1,758 locations. Advantage includes 766 dentists in 1,654 locations.

Patient Direct

Delta Dental Patient Direct is a discount plan offered to individuals and is not an insurance product. In the state of New Mexico, the Patient Direct network includes 431 dentists in 1,015 locations.



TRANSFORMING DOLLARS INTO BETTER DENTAL HEALTH.

As of December 31, 2013

	RHSC ¹	New Mexico (000s omitted)
Total Assets	\$1,151,708,127	\$37,311
Capital & General Reserves	877,395,787	32,571
Total Revenues	3,328,628,509	102,063
Total Benefits & Expenses	3,208,929,659	98,618
Contribution (reduction) to General Reserves	119,698,850	3,415

Cost Management Results

	RHSC ¹	New Mexico
Submitted Charges	\$5.4 billion	\$198.7 million
Paid Charges	\$2.4 billion	\$88.9 million
Total Cost Management Savings	\$3.0 billion	\$109.7 million
The Delta Dental Difference®	\$2.0 billion	\$30.3 million
Other Savings	\$1.0 billion	\$79.4 million



Key Business Accomplishments

	RHSC ¹	New Mexico
New Business (Total)	\$193.2 million	\$9,556,309
Covered People	12.1 million	329,418
Business Renewal Rate	--	99.04%

New Mexico Service Accomplishments

Total Claims Processed	518,848
Claims Processed in 10 Days or Fewer	99.2%
Procedural Accuracy of Paid Claims	99.3%
Financial Accuracy of Paid Claims	99.9%
Call Center—Average Speed of Answer (seconds)	13
Call Center—Inquiries Resolved on First Contact	96.9%

1. Combined financial, operational, cost management, and coverage results are for Renaissance Health Service Corporation (RHSC) and Affiliates, which include Renaissance Health Service Corporation; Renaissance Life and Health Insurance Company of America; Renaissance Health Insurance Company of New York; Delta Dental Plan of Michigan, Inc.; Delta Dental Plan of Ohio, Inc.; Delta Dental Plan of Indiana, Inc.; Delta Dental of Tennessee, Inc.; Delta Dental Plan of Kentucky; Delta Dental Plan of New Mexico; Delta Dental of North Carolina; and Delta Dental Fund. Delta Dental is a registered trademark of the Delta Dental Plans Association. The Renaissance trade name and marks are owned by Renaissance Health Service Corporation and are not sponsored or endorsed by Delta Dental Plans Association.

We are an equal opportunity employer and all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, disability status, protected veterans status, or any other characteristic protected by the law.

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Adel Martinez

Vice President, Operations & Professional Services

Delta Dental of New Mexico
2500 Louisiana Boulevard NE, Suite 600
Albuquerque, NM 87110
deltadentalnm.com

