

BROKER BRUSH UP

Dear Group Brokers,

Happy New Year! We hope you all had a wonderful holiday season, were able to spend time with friends and family and are recharged and ready for 2023.

We are excited to continue to build on the positive momentum of 2022 - thanks in a large part to the valuable input you provided we implemented many improvements:

- **Customer Service Responsiveness** - implementation of an improved contact center transfer process
- **Network Access** - execution of a win-back campaign with former providers
- **Value for Price Product Enhancements** including:
 - Removing the full-time student requirement and covering all dependents to age 26
 - Allowing HMO to PPO migration off cycle
 - Reduced dental shelf rates by 5%
 - Reduced Avesis Vision shelf rates by 5%
 - Extending shelf rate availability from 50 eligible to 99 eligible
- **Increased Resources and Reporting**
 - [Broker Checklist](#) with helpful tips and tricks for a more seamless customer service experience for both you and your clients
 - Broker Reporting providing you a better understanding of how your block of business is performing which includes Trend data, new and terminated group data, loss ratios by block of business, utilization data, and disruption data
 - Dedicated Analytics Lead, Priyanka Kandhari MSQM (Business and Health Analytics), MPH, DDS, CPH
- **Updated and Improved Bonus Structure**
 - Includes an opportunity to earn up to an additional 4.5% of paid premium on your in-force book of business.
 - Beginning with new business sales of \$50,000 in annualized paid premium you can earn up to a 2% bonus.
 - Opportunity to earn up to an additional 2.5% for retention.

Please ensure we have your proper contact information as we will have many things to share regarding the ongoing Sun Life integration. If you have new team members or updates to share, please provide to your [DCPG team member](#).

IN CASE YOU MISSED IT

Our 2023 shelf rates have been released, and this year's shelf rates feature:

- Rate holds for all markets
- Preventive services do not accumulate against the annual maximum
- Two-year rate guarantees
- Bundled discount – 2% off dental when you sell vision

Click [here](#) to download 2023 [dental](#) and [vision](#) shelf rate documents. **And - don't forget about our [bonus offering for new groups of 51-99](#)!**

Additionally, a [communication](#) regarding an update to your current agreement with Dental Care Plus Group (the "Agreement") to reflect a new improved bonus structure was sent out several weeks ago.

- Click [here](#) to view the full email.
- Updated [Schedule 1](#) ("Schedule 1"), amend and replace Paragraph B in its entirety effective February 1, 2023
- Updated [Agent/Broker Compensation Schedule](#) ("Exhibit B"). Paragraph B of Exhibit B is entitled Group Dental Override Commission.

INDUSTRY NEWS YOU CAN USE

Poor oral hygiene may factor into dementia risk

Neglecting oral hygiene is one of several habits that experts say can increase a person's risk of dementia, including Alzheimer's disease, and research has suggested a link between poor oral health and vascular dementia. Smoking and drinking alcohol also are on the list of habits that may contribute to cognitive decline.

FULL STORY: [BestLife](#)

Oral health issues may be a harbinger of other problems

Oral health has a direct effect on overall health and vice versa, and patients should be alert to symptoms like bleeding gums that could signal underlying issues such as early diabetes or kidney disease. Patients should ask the hygienist during a dental visit if there is any bleeding and request to have disclosing solution applied to show where their oral hygiene efforts are falling short.

FULL STORY: [DentistryQ](#)

Probiotics reduce halitosis symptoms but not cause

Probiotics such as Lactobacillus salivarius, Lactobacillus reuteri, Streptococcus salivarius and Weissella cibaria may provide temporary relief for patients with halitosis, according to research published in BMJ Open. The supplements can ease symptoms in the short term by reducing volatile sulfur compounds in the mouth, but they do not have a significant effect on underlying causes such as tongue coating and plaque.

FULL STORY: [HealthDay](#)

Thank you for your continued partnership! Talk soon,

Jennifer Agnello
Vice President, Commercial Market
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