



CHECK UP

Summer 2004

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New Online Enrollment Functionality

We have great news for you: Effective immediately, you can conduct all of your enrollment activities right on our Web site at www.deltamass.com. It's an addition to our existing e-Quest features that will make your life a lot easier.

You have asked us to implement this great feature, and we have listened to you. By allowing you to enroll new employees online right on our Web site, you can speed up the enrollment process significantly.

No more paper forms to complete and mail out. No more telephone calls to our Customer Services Department. Just a few clicks of the mouse are enough to enroll a newly hired employee or make changes to an existing employee's status. And you can do it according to your schedule, not ours.

Using our Online Enrollment features is very easy. If you are already using our e-Quest services to manage your employee dental benefits, just log onto our site with your existing user ID and password. You will see a new green "Online Enrollment" link on the Benefit Administrators' home page. Simply click on the link and start using our great new online enrollment feature.

If you are not currently using our e-Quest online features, you should have received a mailer from us with your user ID and password. Simply follow the easy step-by-step instructions printed and the mailer, and you will be using our new Online Features in no time. And you will also be able to take advantage of all of our other e-Quest features as well.

Please note that our new Online Enrollment features were designed primarily for companies that don't already submit enrollment information electronically to us. If you are currently submitting your enrollment information electronically to Delta, please continue to do so.

If you have any questions regarding our new Online Enrollment features, or need a user ID and password, please contact us at **1-800-872-0500**. We will be happy to answer all of your questions or set you up with a new password.

Dental Coverage for Same-Sex Couples

On May 17, 2004, it became legal for same-sex couples to marry in the state of Massachusetts. Our state is currently the only one in the nation that allows legal marriages between same-sex couples. As far as domestic partner coverage from Delta Dental Plan of Massachusetts is concerned, nothing has changed. We have

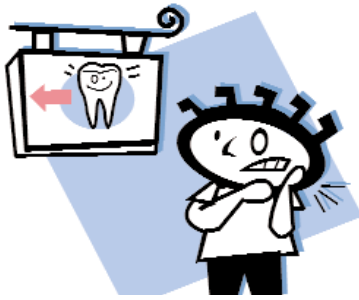
always been proud to offer domestic partner coverage as an optional rider to our policies, and will continue to do so.

If you have a Massachusetts employee who has a legally married same-sex spouse, you may now provide his/her spouse with Delta Dental benefits under

the regular family option of any of our dental benefit plans.

Please contact your Delta Dental Representative if you have any questions regarding same-sex marriage coverage.

Dental Emergency Tips for Parents



Children under the age of 15 account for 75 percent of all lost, broken, loosened or chipped teeth. Advances in dentistry have greatly increased the odds that injured teeth can be replaced or repaired, but parents must act quickly and decisively in these emergency situations.

"When dealing with a tooth injury, timing is critical. You should seek immediate care from a dental

health professional following any impact to the teeth or mouth," said Doyle Williams, Delta Dental Plan's Dental Director.

When a child receives a blow to the mouth, he or she often does not suffer from any visible tooth damage but still may have damaged soft tissue inside the tooth.

Here are some tips every parent needs to keep in mind when faced with injured teeth:

- ◆ Post telephone numbers of dental professionals in an accessible place, such as on the refrigerator.
- ◆ Find all parts of the chipped tooth and remember to handle the tooth by the top, not the root.
- ◆ Do not clean or handle the tooth unnecessarily. Reinsert the tooth into the socket, if possible. If the tooth cannot be reinserted, place it in a cup of milk or water. See a dentist immediately.
- ◆ For children with broken braces or wires, cover sharp or protruding portions with cotton balls, gauze or chewing gum. Do not remove any wires stuck in the gums, cheek, or tongue. Leave the broken pieces to be fixed by a dentist.

The prognosis for many patients is determined by the type of injury to the tooth and how much time elapses before treatment. Therefore, the quicker you seek help, the better the chances your child will recover quickly and fully.

New DeltaCare Service Hours

Starting immediately, our DeltaCare Service Unit has new customer service hours:

Monday through Thursday
8:30 AM to 5:00 PM

Friday
8:30 AM to 4:30 PM

Availability of Our Web Services

Our e-Quest Web services are available close to 24/7 every day of the year. There are, however, certain brief periods of time when you may not be able to access our Web services due to scheduled technical updates on our end.

Furthermore, DeltaCare information is currently not available through our e-Quest Services.

Summer Holiday Schedule

Our offices will be closed on the following summer holiday:

Labor Day September 6, 2004

On behalf of all the employees of Delta Dental Plan of Massachusetts, we wish you an enjoyable, fun-filled summer.

Prevention and Education are Paramount

A national poll, conducted by the nonprofit group Research! America, assessed public attitudes on oral health and found that 85 percent of Americans indicated their oral health was very important to their general health. The same poll found that lack of dental insurance is the primary reason people hadn't visited a dentist in the past 12 months.

How can employers motivate employees to maintain good oral health? According to the National Center for Health Statistics, people with dental insurance visit the dentist almost twice as often as people without coverage.

It's always a good idea to conduct periodic reviews of your dental benefits programs to make sure it meets the needs of your employees and places an emphasis on prevention.

Employee education is another important part of the equation. Providing access to information on common oral health issues, including selecting a dentist, overcoming dental phobias and

encouraging children to brush and floss, can help employees make smart dental choices. And when employees make smart choices, the value of their dental benefits increases.

Regular, ongoing preventive care significantly reduces the possibility of dental emergencies for employees and their families.

Working together, employers, employees, brokers and consultants can identify ways to take advantage of preventive care, treatments and diagnostics with the goal of maintaining and improving oral health.



(Source: *Dental Exchange*, Delta Dental Plan Association)

New Small Business Option

In addition to our Low and High Options of our Premier Small Business Plans, we have now introduced a new **Medium Option**. This new option fits between the High and Low Options and provides you even greater plan design flexibility.

The unique value proposition of the new Medium Option is that it provides coverage for Type III services (major restorative) at 50%, and that it takes advantage of the extensive Premier network, with significantly lower premiums than the Premier High Plan.

In fact, on average, the Premier Medium premiums are 17% less than those of the Premier High Plan. And the Medium plan costs only pennies more than the Premier Low Plan. This plan is a great choice for companies that want to provide Type III coverage, but don't have the budget to purchase Delta's Premier High Plan.

The only difference between the High and Medium Plans is the fact that the latter covers only one cleaning and one periodic exam per year.

Please contact your Delta Dental Plan Account Executive for more details on this exciting new plan.

MarketPlace News

Impact of Technology

Publicly traded health insurers say technology improvements have led to lower employee counts, fewer service centers and lower administrative costs. Among the technology improvements are consolidated eligibility and provider databases, single platforms for claims processing and climbing electronic transmission rates.

(*Managed Dental Care*, February 2004)

Insurance Funding

In a recent survey, 56% of all employers and 59% of employers offering health insurance preferred that employers provide health insurance to their employees or contribute to the cost, while 32% of all employers and 29% of those offering health insurance preferred that insurance be publicly funded instead. Two-thirds were interested in a program that would allow employees to buy coverage through a state or federal plan, with part of the premium paid by the employer.

(*Managed Care Outlook*, April 1, 2004)

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Advice from Delta Dental Plan's Dental Director

Please share this important information with your employees—it will help them keep their families healthy

The Important Mouth/Body Connection



Delta's Dental Director
Dr. Doyle Williams

Most people will agree that daily brushing and flossing and regular dental check-ups contribute to a healthy mouth and a beautiful, bright smile.

Not everyone realizes, however,

that maintaining a high level of oral hygiene can also contribute significantly to the overall health of the rest of the body. In fact, a lot of medical illnesses have an oral manifestation—most often in the form of periodontal (gum) disease.

According to research presented by Dr. Ron Inge of the American Dental Association and

Dr. Charles Cobb of the University of Missouri-Kansas City during a NADP Virtual Seminar, periodontal disease is linked to a host of very serious and potentially fatal medical conditions.

For example, heart disease, diabetes, osteoporosis, respiratory infection and complications during pregnancy can all be linked to periodontal disease.

- ◆ Heart disease is the leading cause of death in the United States. And periodontal disease increases the risk of heart disease 1.5 to 4 fold. In fact, 85% of heart attack patients studied had periodontal disease.
- ◆ Diabetes is the sixth leading cause of death in this country, and people with periodontal disease are twice

as susceptible to diabetes than those without it. Diabetes predisposes to oral infections, and once established, oral infections exacerbate diabetes.

- ◆ Women with periodontal disease have a seven-fold increase in pregnancies that result in preterm low weight births.

(Source for all statistics: NADP Virtual Seminar, 27 May 2004)

Many people are scared to go to the dentist and get the proper treatment they need. Particularly as it relates to periodontal disease, the consequences of not getting treated can be a lot worse. Delta Dental covers most periodontal treatments, and a little bit of preventive effort can go a long way in protecting your overall health.