



CHECK UP

Spring 2003

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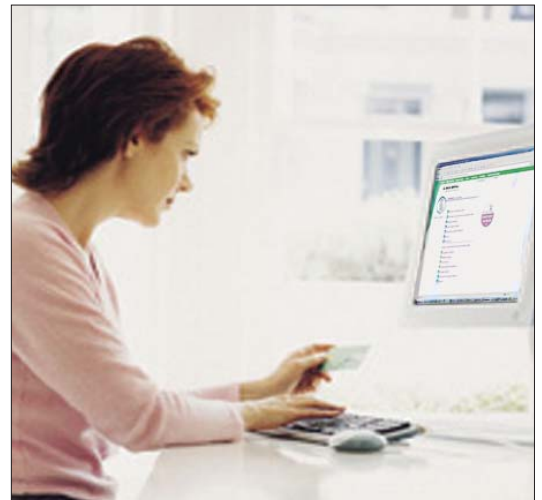
e-Quest Now Available to Members

In 2003, Delta Dental members will have an easier time than ever getting important information that relates to their dental care.

After rolling out our **e-Quest** services to benefit administrators and providers last year, Delta Dental Plan of Massachusetts members, too, can now access their dental coverage information online.

With a few clicks of their mouse, Delta members can view their benefits, verify deductibles and annual maximums, and order replacement ID cards online. Delta's **e-Quest** services use an intuitive registration process that is both user-friendly and secure. And as always, members can also search for dentists online at www.deltamass.com.

By enabling our members to review their benefits at their convenience, we not only reduce the administrative burden of benefit administrators and dentists, but also ensure a high degree of customer satisfaction among our member base.



us@greatdentalplans.com

If you have ever received an e-mail from anyone at Delta Dental Plan of Massachusetts, you probably know that it came from a place called someone@deltamass.com. We agree that that's not a particularly exciting or descriptive e-mail designation.

So, to change all of that and tell people that Delta Dental Plan offers great dental plans for a wide range of businesses, our e-mails will now come from **someone@greatdentalplans.com** (technically, this is a change in the domain designation on our servers, but unless you are a techie, that's relatively unimportant).

What's important is the fact that nothing has really changed. You can still e-mail us at our regular someone@deltamass.com address that you have been using all along. The only change is that when you get an e-mail from us, our new e-mail suffix will remind you of the fact that you have chosen a great dental plan for your employees.

Delta Dental Plan Supports *Give Kids a Smile* Program

February was Children's Dental Health Month. In recognition of the importance of keeping youngsters' teeth healthy, Delta Dental

Plan, the Massachusetts Department of Public Health, and the Massachusetts Dental Society partnered to support the Give Kids a Smile Program.



This program seeks to conduct a statewide oral health survey and bring the results to the attention of the public and the

legislature. This scientific survey will represent third graders attending public schools.

The goal is to screen approximately 4,000 third graders in 100 elementary schools between January and April (out of a total of about 45,000 third graders statewide). Students will be evaluated and ranked by urgency of need. This is a significant undertaking, and the data will help identify and validate the need to provide access and funding for such programs.

This program will engage Massachusetts Dental Society member dentists, hygienists and volunteers from across the state in giving educational materials, oral health products and free dental services and treatment to children who may not ordinarily have access to this care. This program is the first of what will become an annual program, and hopefully one that will grow each year.

Once all the data has been collected, Delta Dental Plan of Massachusetts and the Massachusetts Department of Public Health will collect and analyze the screening results and develop a base-line measure of the dental health status of Massachusetts' children. The last such base-line measurement was conducted more than 25 years ago.

This base-line will allow for the comparison of dental health data across different programs and can be helpful in determining which programs can and will improve the dental health of under-served children in our state.

Dental Benefit Facts

- ◆ By emphasizing prevention and early detection, dental benefits save over \$4 billion each year.
- ◆ Dental benefits are an excellent value, especially when you consider that they represent a small percentage of the overall cost of health benefits.
- ◆ Because of greater access to dental care due to dental benefits, Americans are keeping their teeth longer. Presently, the average American over age 65 has 24 original teeth. In 1960, this group had an average of seven original teeth.
- ◆ Delta Dental Plan is America's leading dental benefits provider, covering more than 42 million people in nearly 75,000 groups.

Source: Delta Dental Plan Association

Meet Joe Barca

We are very pleased to announce that Joe Barca has joined Delta Dental's Sales Department as our new Client Business Manager. He is filling the vacancy left by Wendy Connors as a result of her promotion to Director of Sales.



Joe brings close to two decades of health care insurance experience to Delta. Throughout his career, Joe has successfully managed high-profile accounts for some of the largest health care insurance providers in Massachusetts. Recently, he held the position of Key Accounts Manager at Harvard Pilgrim Health Care. Prior to his tenure there, he served as an Account Executive at Blue Cross/Blue Shield of Massachusetts for ten years.

In addition to his in-depth knowledge of the health insurance industry, Joe also has a deep understanding of technology and how it can be leveraged to improve customer satisfaction.

Joe's unique combination of vast industry experience, tremendous management skills and a winning personality make him the ideal candidate for the Client Business Manager position. We are delighted that Joe has joined Delta and are sure you will enjoy working with him.

Routine Oral Exams Can Help Diagnose Diabetes

Many people who have diabetes are unaware of it. What they also don't know is that a routine dental exam can uncover the presence of this disease. Dentists play an important role in spotting undiagnosed diabetes and helping to manage the dental effects of the disease. Millions of diabetics battle gum disease, and caring for gum disease is an important part of overall diabetes management.

"We are encouraging people to visit their dentist. A routine oral exam could help identify health problems like diabetes. Once diagnosed, diabetics can seek much-needed treatment," said Dr. Robert Compton, Director of Disease Management at Delta Dental Plan of Massachusetts. "The mouth can offer clear-cut signals that the disease is present."

Recent research indicates that diabetes is associated with an abnormally high degree of gum inflammation and localized bleeding, and diabetics have a higher than normal risk for periodontal disease. Controlling sugar levels can help control diabetes. Treating periodontal disease and reducing bacteria in the body are also important in the overall management of diabetes.

Statistics from the American Diabetes Association indicate that 17 million people in the United States have diabetes and that more than five million of them are not aware that they have the disease. Early detection is important because when left untreated, diabetes can lead to a number of serious health complications, including kidney disease, heart disease and stroke, nerve damage, blindness, and death.

"It is important that people understand the connection between the condition of the mouth and the body's processes, and the dentist's role in detecting and treating the oral manifestations of diabetes," said Dr. Compton. "We want people to know that routine trips to the dentist can lead to more than just a nice smile. It can lead to early detection and management of a serious disease, like diabetes."



Delta Dental Covers Oral Cancer Screening Test

As a leader in oral health, Delta Dental is very concerned about tooth decay and gum disease. But we also care very much about a disease that is much more destructive than a cavity or inflamed gums—oral cancer.

Delta Dental Plan of Massachusetts covers one of the most common oral cancer tests—the brush biopsy oral screening test. As with most cancers, early detection is the key to survival and recovery, and the inclusion of this oral cancer screening test as a core benefit is an important step toward ensuring your members' oral health.

Each year, about 29,000 Americans are diagnosed with oral cancer, and more than 7,000 die of this disease. And even those who survive oral cancer often suffer life-long disabilities such as the inability to speak and difficulties swallowing, to name a few.

We are trying to reduce that number by as much as possible, and by doing so, we encourage preventive care and early detection of oral cancer.

MarketPlace News

Decline in Ensured

An Employee Benefit Research Institute report cites that the number of US residents without health insurance increased from 62.6% of the population up to 63.6%. This left 41.2 million without health insurance, up from 39.8 million in 2000. More employers, many of whom had fewer than 25 employees, dropped health coverage. This is the first time since 1993 that the percentage of Americans with employment-based health care declined. These trends are expected to worsen if the economy remains weak and the cost of providing health benefits increases.

(The Boston Globe, December 1, 2002)

Cost Containment

A new Mercer study found that nearly half of large employers say their workers will pay a larger share of the cost in 2003 in the form of bigger copayments and deductibles, rather than larger employee premium contributions.

(The Wall Street Journal, December 9, 2002)

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Advice from Delta Dental's Director of Disease Management

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

Five Easy Steps to a More Beautiful Smile



Delta Dental's Dr. Compton

Take a little extra time to give your teeth the care they deserve.

Did you know that it takes two to three minutes to adequately brush your teeth but that most people spend less than 30 seconds brushing? Brushing removes bacteria from our teeth so they can no longer make acid. It is important, however, to remove bacteria from all tooth surfaces. This takes about two to three minutes.

Do a little flossing—it just might save your teeth.

You've heard that you need to floss at least once a day. But has anyone ever told you why? It has to do with bacteria again. It likes to hide between teeth to escape the wrath of the toothbrush. Here they continue to feed on food spewing out cavity-causing acid. Worse yet — if allowed to remain for a long time, these bacteria invade and destroy gum tissue as well as the bones and ligaments that support your teeth.

It's not just the candy that is dangerous to your smile.

Bacteria not only use candy to create acid but can also use any food that contains sugars and other carbohydrates. This includes fruits, peanut butter, crackers, potato chips, popcorn and other foods. Especially harmful can be foods like peanut butter and raisins that stick to teeth where they provide a constant source of energy for bacteria.

Stop brushing so hard.

Incredibly, nearly two out of three people damage their own teeth by brushing too hard! It takes very little pressure to remove bacteria, food and plaque. Unfortunately, most people apply three to four times the necessary brushing pressure causing damage to teeth and gums.

Reduce your dependency on coffee.

Believe it or not, coffee is one of the most dangerous threats to your smile. Coffee stains teeth, destroying your naturally white smile. Worse yet, because most people sip coffee throughout the day, bacteria are provided with a constant source of sugar from which to produce cavity-causing acid.