



CHECK UP

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Taking a Proactive Approach to Improving the Oral Health of Our Members

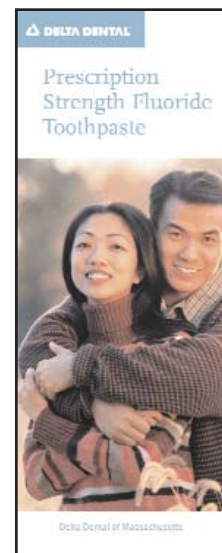
Beginning last year, Delta Dental became the first carrier to offer the following oral health benefits:

- ◆ Prescription-strength fluoride toothpaste for members who had osseous (gum) surgery to help prevent root caries;
- ◆ Chlorhexidine antimicrobial mouthrinse for those who had scaling and root planing (deep cleaning) to help reduce harmful bacteria and inflammation in the gums; and
- ◆ Extended sealant coverage for members age fifteen to nineteen years, who have had a recent cavity and may be at-risk for further decay.

Delta Dental has taken the first steps to improving the oral health of our members by offering these benefits. We are now implementing phase two of this wellness program by ensuring that members that are at-risk for dental disease receive information on how to use these new benefits to improve their oral health.

Beginning in February, based on their history of past treatment, members identified as those who could benefit from the newly-covered treatments will receive a special message printed on their Explanation of Benefits (EOB) and an educational brochure about the specific treatment. These educational materials will encourage members to speak with their dentist to determine if the specific treatment is appropriate for them. In addition, dentists will receive similar reminder messages regarding these additional benefits for members at-risk for dental disease.

According to Dr. Robert Compton, chief dental officer, "Our new oral health benefits feature not only information about effective preventive treatments, but more importantly, it informs people who may be at an increased risk for experiencing dental disease that they can benefit from the new preventive benefits offered. Preventive care works only if people are informed, understand that they can benefit from this care and ultimately receive it. This new feature of our benefit plan helps ensure that patients are educated and treatment is accessible."



Delta Dental Endows Tufts University's School of Dental Medicine

Delta Dental of Massachusetts made an endowment to the Tufts University School of Dental Medicine in May, in order to support a named academic chair in public health and community service, improve care and access to dental care for persons with special needs and other underserved populations, and expand Tufts' use of a clinical database to create best practices for dental treatment guidelines for persons with special needs.

The endowment will allow Tufts to recruit an expert in public health and community service, who will develop programs that will increase early diagnosis, provide risk assessment, and improve overall oral health services for underserved and special needs populations, including people with disabilities, HIV/AIDS, and survivors of violence. A specialized database will enable practitioners to unify electronic dental records and practice management systems at eight clinics for the Tufts Dental Facilities for Persons with Special Needs located across Massachusetts.

"Thousands of Massachusetts residents with special needs lack oral health care for a myriad of reasons, including a lack of professionals who truly understand their unique medical and social needs and many families face protracted barriers to obtaining care," said Dr. Kathleen O'Loughlin, President and CEO of Delta Dental of Massachusetts. "Tufts Dental Facilities for Persons with Special Needs is unique in this country and the endowment will enable that program to expand its leadership and care to people in great need. Additionally, data will be collected and analyzed to help refine care guidelines and assist practitioners in effectively treating persons with special needs."

Low-income and minority populations, including individuals with disabilities, victims of violence, and those who are elderly or homeless, are less likely to have access to adequate dental care and are at high-risk for dental and oral diseases that, in turn, create additional health problems. The Tufts Dental Facilities for Persons with Special Needs, headquartered at the Fernald School, was established in 1976 and has eight clinics, run through a contract with the Commonwealth of Massachusetts, which serve more than 15,000 patients with mild to severe disabilities each year. It is a cornerstone in the Tufts University School of Dental Medicine's community outreach and public service work which also includes extensive work with people with HIV/AIDS and survivors of domestic violence, preventative care for students at area schools, and humanitarian missions.

Delta Dental's Holiday Schedule

The summer season is upon us again, and Delta Dental will be closed on the following days:

Memorial Day	Monday, May 29th
Day Before July 4th	Monday, July 3rd
Independence Day	Tuesday, July 4th
Labor Day	Monday, September 4th

Delta Dental is Pleased to Announce the Following Changes within the Sales Team Staff



Wendy Karle was recently promoted to Vice President of Sales at Delta Dental of Massachusetts. She has been with the company for five years, most recently as Director of Sales, and has over 15 years of experience in the insurance industry.

In Addition...

Gary Fung has been promoted to Client Business Manager. In this role, Gary will have management oversight for the members of the Mid-Market and Small Business Unit service teams. Gary's most recent role with Delta Dental was Supervisor of the Small Business Unit, and prior to this, he was a Sales Executive.

Patricia Ortiz-Tapia has been promoted to Supervisor of Small Business and Sales Administration. Patricia will coordinate the day-to-day administrative services of the Small Business Unit.

Great News for Groups with DeltaCare Members

Delta Dental has made a modification in our internal systems that makes changing a Primary Care Provider (PCP) for DeltaCare much easier.

This modification was made to the on-line "DEPENDENT INFORMATION" screen that allows users to change a "Primary Care Provider" (PCP) assignment for any dependent. This can now be done without the need to first "Terminate" and then "Add" a new line of coverage on the "MEMBERSHIP DATA" screen.

Previously, PCP changes showed as "terminations and additions" on the group's invoice, resulting in a level of confusion and concern amongst our customer base. Now, when a member chooses a new PCP, we will no longer terminate coverage and add new coverage. The change will be made instantly without any interruption of coverage dates.

This new change will alleviate confusion on the group's invoice about actual dates of effective coverage because the change will not be shown on the invoice. Please contact the DeltaCare Unit if you have any questions at 1-800-327-6277.

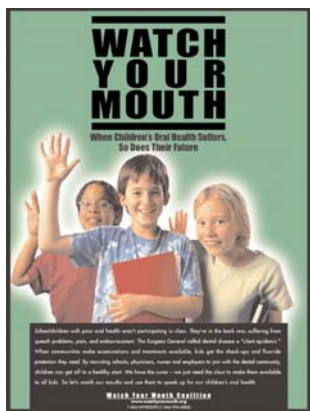
Tips for Benefits Administrators Using Online Enrollment

Try These Helpful Tips to Making Online Enrollment Easier than Ever!



- ◆ Benefits administrators often “bookmark” the Online Enrollment application into their *Favorites* section on the Internet. Because Delta Dental performs routine maintenance on the Web site, if you experience difficulties with logging on or making changes, please update your Browser, and then restart the process by signing on again. Please see your information technology staff if you require assistance.
- ◆ When adding a new dependent to already existing subscriber or member coverage, be sure to submit all of the pertinent dependent information and then click “Add dependent to list.” Once this has been done, you need to click “Submit.” If all of the information on the new dependent is added and the “Add dependent to list” icon is not selected, the information will not be captured by the Enrollment Department.
- ◆ When adding a new subscriber or member for the very first time (Step 2 of 2), you must remember to choose the appropriate type of coverage. If the correct coverage plan is not selected, the system will automatically default to “Individual” because it is the first choice on the drop-down menu. If this happens, please fax the Enrollment Department directly at 617-886-1293 to correct the plan coverage for the subscriber or member.

The Watch Your Mouth Coalition



- ◆ Working in New England to make children's oral health a priority!
- ◆ Our Oral Health Foundation is a proud sponsor of this grassroots campaign to raise awareness.
- ◆ For more information visit: www.watchyourmouth.org

The *Watch Your Mouth Coalition* is a public awareness campaign in New England, and its objective is to raise awareness among decision makers on the importance of children's oral health. The campaign emphasizes the simple solutions readily available to communities for prevention of the severe consequences of poor oral health. It also makes the connection of oral health to overall health. The campaign advocates for wider access to preventive services, such as dental sealants and fluoride, and regular dental exams for all children. We are pleased to sponsor this important oral health initiative.

Important Contract Renewal Information

Evergreen Contracts

Beginning in June, Delta Dental's fully-insured contracts will be converted to an Evergreen version upon renewal. Once you have signed and returned the original contract and Attachment A form to Delta Dental, the Evergreen Contract will be valid for the entire life of the account's coverage, provided that there is no product or plan design change to their original contract. So, when your Delta Dental contract is up for renewal, and you have made a decision to make any plan design changes, we will provide you with the new group contract for signature. If you have any questions about this new contract process, please contact your account executive.



Advice from Dr. Doyle Williams—Dental Director

Please share this important information from our Dental Director

Dental Benefits Tailored to Our Members' Needs



Delta's Dental Director
Dr. Doyle Williams

Although the mouth is connected to the rest of the body, people have often treated oral disease differently than other health diseases. Today we know that the same bacteria that cause tooth decay and gum disease also cause thickening of arterial walls which lead to stroke and heart attacks. These

bacteria can also lead to premature labor in expectant women and worsening of symptoms for diabetic patients. Although it is still uncertain how oral bacteria directly affect these other diseases, the correlations between them are unquestioned.

That is why Delta Dental takes the oral health of our members so seriously. We are continuously reviewing new evidence-based treatments that improve oral health, and when appropriate, including them in our dental plans.

In the last year, we introduced several new benefits. Currently, there is an antimicrobial mouth rinse available to reduce harmful bacteria and inflammation of the gums for those who have had a deep cleaning. This

treatment along with three other treatments is now available to all of our members. Based on each member's need, expanded use of sealants for those at-risk for decay, prescription strength fluoride toothpaste and dental implants to replace a missing tooth (in lieu of a three-unit bridge) are covered in all our plans. We evaluate certain dental procedures that indicate additional care may be needed, and then, we send our members a brochure that explains how they can get additional benefits suited just for them.

As the oral health leader, Delta Dental of Massachusetts will continue to research treatments that make people healthier and offer new oral health benefit options to our members.