



CHECK UP

A Quarterly Newsletter Published by Delta Dental Plan of Massachusetts

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New Evidence-Based Care Benefits

Delta Dental has introduced three new Evidence-Based Care Benefits that will improve the overall health of your employees. And best of all, our new benefits have been included in most Delta Dental plans without any additional cost (benefits are slightly different for DeltaCare plans)

Sealants

While sealants on unrestored, permanent molars are currently an existing benefit, the age limitations have been extended. We will cover sealants on unrestored, permanent molars for members age 16 up to age 19 if they have had a recent cavity and their dentist determines that they may be at a higher risk for future dental decay.

Based on a number of dental studies, sealing the unrestored, permanent molars for teens who are at risk for future decay can reduce cavities in this population by 70%.

Prescription Fluoride Toothpaste

We will cover prescription strength fluoride toothpaste for patients who had periodontal surgery, two times per calendar year when administered post-surgically and dispensed by the dentist in his or her office.

Studies show that following gum surgery, most individuals develop cavities on the roots of their teeth within four years. The use of prescription strength fluoride toothpaste can reduce these cavities by upwards of 70 percent and even reverse decay in over half of the affected teeth.

Chlorhexidine Antimicrobial Mouthrinse

If a member has a scaling and root planing (deep cleaning) performed and their dentist determines that Chlorhexidine is right for them, it will be covered two times per calendar year when administered and dispensed by the dentist in his or her office.

Studies have shown that individuals with periodontal disease who use Chlorhexidine mouthrinse following scaling and root planing can significantly reduce the amount of inflammation in their gums. This inflammation may be linked to a number of systemic diseases such as preterm deliveries (PTDs) of low-birth-weight babies, diabetes, stroke and coronary disease. Additionally, when chlorhexidine is used in combination with antibiotics, it can help reduce the need for periodontal surgery by more than 80 percent.

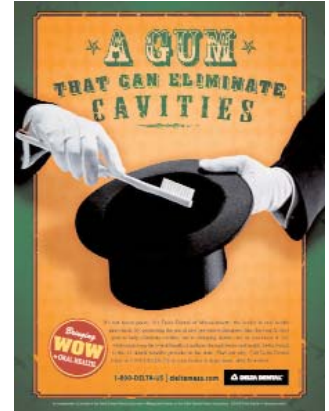
We are Bringing "Wow" to Oral Health

If your company has had Delta Dental of Massachusetts as your dental carrier for a while, you probably know that the oral health of our members is very important to us. In fact, we are the oral health leader.



Providing our members (and your employees) with a wide range of innovative dental benefits the best way to ensure their dental health and overall well-being, and we have just started an advertising campaign that helps raise awareness of those benefits.

Here is a preview of one of the ads that will run in *The Boston Globe* starting in April 2005. We are definitely bringing "Wow" to Oral Health.



As always, we would love to hear what you think about our oral health campaign. If you have any comments or questions, please contact your Delta Dental Representative.

The Dangers of Lip Piercings

Lip piercings can significantly increase the risk of receding gums, researchers at the Ohio State University in Columbus have found. These findings of a study on a form of lip piercing that centers a stud in the lower lip where it meets the chin, were presented at the 83rd General Session of the International Association for Dental Research in Baltimore, MD.

The study was conducted on 58 participants, half with this specific type of lip piercing. Researchers found that 40 percent of people with the lip piercing had receding gum lines in their bottom front teeth, and 80 percent of the participants who had the piercing for more than 36 months suffered the same affliction. Only seven percent of the participants who had no form of lip piercing showed signs of recession.

Because the recession of the gum line is due to continual contact with the stud on the inside of the lip, people with this type of piercing will inevitably have problems with receding gums, said study author Dr. Dimitris N. Takatis. Gum recession will also put them at risk for tooth sensitivity and susceptibility to cavities. With an uneven gum line, it also becomes more difficult to brush and clean one's teeth, increasing the chances of plaque build-up, which

could lead to long-term dental problems such as gingivitis.

Removing the piercing is the best solution, as there is no way to prevent gum line recession with an foreign object constantly rubbing against the gums.

Source: The American Dental Hygienists' Association (ADHA) Web site



Your Taxpayer Identification Number (W-9)

Federal Law requires us to collect the Taxpayer Identification Number and business type (via the W-9 Form) from everyone who receives any type of monetary compensation from us. This includes our employer groups if we refund monies to them or pay out monies as part of our Guarantee of Service ExcellenceSM Program.

If we need your Taxpayer Identification Number, we will contact you directly and request a completed W-9 form. At that time, we will also explain in greater detail why this information is needed and how it will be used.

Again, this will likely affect only a small portion of our employer groups, but we wanted you to know about the possibility of us requesting this information from you. If you have any questions regarding this or any other policy, please don't hesitate to contact us.

A Dental Money Pit: The \$2,000 Cavity

Sure, cavities can be a bit painful and an inconvenience, but a new study shows that over a person's lifetime, a single cavity has serious economic consequences as well.

The average cost to maintain a restored cavity in the molar of a 10-year old reaches \$2,187 by the time he or she is age 79.

"There are no permanent restorative materials available to treat cavities, so the lifetime cost of maintaining teeth that have been treated for decay far outpaces any out-of-pocket costs you might spend to prevent decay in the first place," said Doyle Williams, DDS, Dental Director for Delta Dental of Massachusetts.

Following an analysis of more than 77 million claims submitted within the Delta

Dental system, it costs \$1,788 to maintain a restoration (filling) in an anterior tooth and \$2,108 to maintain one in a premolar based



on 2003 dollars. On average, patients who develop cavities in their molars between

ages 7 and 12 require more than \$1,000 in services by age 40 to maintain each restoration. By age 79, these patients require an average of \$2,187 in dental services per initial cavity.

That's because fillings wear out over time and have to be replaced. In some cases, failed fillings have to be replaced with crowns, which are more expensive. "The conclusion is, over a lifetime, just one cavity is quite expensive. And two or more cavities drive expenses well above the lifetime cost of preventive care," said Dr. Williams. "When a patient works with his or her dentist, cavities are almost entirely preventable."

(*DentalExaminer*, Delta Dental Plans Association, Vol 1.)

Behind the Scenes

Our goal as your dental carrier is to make sure your employees don't even notice they have Delta Dental of Massachusetts. Our priority is to provide your employees with great dental coverage and a large network of dentists. And to pay their claims, of course. All the other administrative things we do for our members should ideally remain in the background and never be noticed by them.

This said, here are some interesting facts that you and your employees probably don't know about Delta Dental:

- ♦ Delta Dental Plans serve more than one quarter of the estimated 156 million Americans with dental insurance, providing dental coverage to over 45 million people in nearly 76,000 groups across the nation.
- ♦ Delta Dental's panel of dentists for its fee-for-service product is the country's most extensive. Delta contracts with more than four out of every five U.S. dentists—in 145,632 locations. These practitioners are also part of DeltaUSA's (Delta Dental's National Accounts Program) fee-for-service product network—DeltaPremier USA .
- ♦ In 2003, Delta Plans processed over 62 million dental claims, or nearly 1,206,401 every week, with 99 percent accuracy.

MarketPlace News

Health Coverage for Children

Senator Edward M. Kennedy (D), Massachusetts, proposed a bill that would make health care for children universal by encouraging states to expand coverage under Medicaid and its companion state-federal program. Senator Kennedy would also give higher-income parents tax incentives to insure their own children.

(*The Boston Globe*, January 2005)

Consumer-Driven Health Care

An article in *Risk & Insurance* noted that consumer-driven health plans may slow the rate of health care inflation, but that the technological billing challenges associated with these plans are so complex that they threaten to erase pricing gains.

(*Risk & Insurance*, March 2005)

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Advice from Dr. Doyle Williams—Dental Director

Please share this important information from our Dental Director

Prevention is the Key to Controlling Dental Costs



Delta's Dental Director
Dr. Doyle Williams

In 2002, dental care spending in the United States reached \$70.9 billion dollars. The Centers for Medicare and Medicaid Services forecast that for the year 2005, dental spending will reach \$84.1 billion dollars, and it could exceed \$146 billion by the year 2014. These numbers alone may not have much meaning to the average person, but according to the National Center for Chronic Disease Management, more dollars are being spent on dental disease than on direct patient care

for cancer, arthritis or diabetes. The average person knows the devastation from these other diseases and is usually surprised that more money is spent on dental care than for direct care of patients with these other diseases.

American workers lose more than 164 million work hours each year due to dental issues, and school children miss more than 51 million hours of school due to dental illness. But there is an easy way to reduce these costs. The Delta Dental Plan Association reports that every dollar spent for preventive care saves four dollars in treatment. And that only accounts for the first time that a tooth is treated. With the average restoration lasting only 7-8 years, teeth are retreated many times over a

person's lifetime. Each retreatment usually leads to a larger restoration which in turn, leads to higher costs. Dental disease affects a person's productivity at work and school, and prevention is the most cost effective way of reducing these direct and indirect costs. The Journal of Clinical Dentistry states that dental caries (decay) is the most prevalent disease affecting humans.

At Delta Dental of Massachusetts, we are creating benefits that promote oral health and wellness. Effective April 1, 2005, our members with higher risk factors will be able to receive additional preventive benefits including fluoride toothpaste for adults, mouthrinses that reduce gum disease causing bacteria and sealants.