

Employer News

MARCH 2010



Children's Health PSA Debuts

Parents have the greatest influence over their children's oral health habits. That's the message of a new 60-second public service announcement produced by Delta Dental and available on our Web site.

The video, narrated by participating pediatric dentist Dr. Suzy Press, describes what every parent should do to help their children develop good oral health habits:

- Set good habits themselves
- Monitor brushing and flossing
- Provide healthy foods and snacks

To view the video, go to www.deltadentalnj.com and click the icon for *Children's Oral Health Awareness Video* when it appears on the screen.

A Q&A with Delta Dental's Vice President of Sales and Marketing

Employer News recently talked to Steve Fleischer about the value of dental benefits, the advantages of Delta Dental, and how we are improving access to dental care

Employer News: *Why should organizations offer dental benefits?*

Steve Fleischer: There's a strong association between oral health and overall health, and dental benefits contribute to both. Dental benefits are a cost-effective way of helping to keep employees healthy and are prevention-oriented by design. Our focus is on early intervention, which reduces treatment costs.

Dental premiums are a fraction of the cost of medical and really help to contribute towards employee wellness. They are strongly desired by employees, and deliver great value for the benefit dollar.

EN: *Why should companies choose Delta Dental over other dental benefits providers?*

SF: Delta Dental is the premier stand-alone dental benefits provider. The fact that we focus *only* on dental is significant. Some insurance companies attempt to bundle dental with other products, but this can be a mistake. Dental benefits are very different from medical benefits and are best managed independently. Our philosophy is to help members *maintain* oral health through preventive care such as regular cleanings. Many medical benefits companies offer dental as an add-on and don't deliver the same oral health

commitment Delta Dental does. At Delta Dental, we believe that dental is too important to be an afterthought, and we are heavily invested in this specialized single line of coverage.

In addition we are able to offer the nation's largest dental network and complement it with a full array of products to meet most price and benefits points. We can provide multiple networks and flexible plan design options. We also recently developed several optional plan enhancements, such as Carryover MaxSM (members carry over part of their unused standard annual maximum in one year to increase benefits for following years) and the Oral Health Enhancement Option (allows members with periodontal disease to receive up to four dental cleanings and/or periodontal maintenance procedures per benefit period).

EN: *How does Delta Dental contribute to the communities it serves?*

SN: The Delta Dental of New Jersey Foundation contributes \$1 million every year to support dental education and oral health in communities throughout New Jersey and Connecticut. We take great pride in making oral health accessible not only to our members, but also to the underserved. At Delta Dental, we believe everyone deserves good oral health.

Members, Benefits Managers Give Delta Dental High Marks

Recent surveys conducted by outside research firms of our members and benefits managers found that both groups have high levels of satisfaction with Delta Dental.

In our 2009 Member Satisfaction Survey, conducted semi-annually by Brownstone Information Resources, members were asked to tell us not only about their experience with Delta Dental, but also what they think of the dental care they receive from participating dentists.

- 95% of members are satisfied with Delta Dental overall.
- 91% are satisfied with how their plan contributes to good oral health.
- 94% are satisfied with Delta Dental's customer service.
- 97% are "extremely" or "very" satisfied with their dentist overall, the quality of dental care, and the way they are treated by dental office staff.
- 96% are "extremely" or "very" satisfied with the way their dentist listens to them.

- 94% are "extremely" or "very" satisfied with the way their dentist explains treatment options and how to avoid problems.
- 93% said they would recommend their Delta Dental participating dentist to others.

In our 2009 surveys of benefits managers, conducted quarterly by English Communications, we found that:

- 98% of our benefits managers said they would recommend Delta Dental to other benefits managers.
- More than 9 in 10 said our program is easy to administer and provides good value for the price paid.
- Nearly 9 in 10 said Delta Dental benefits positively affect the overall dental health of their members.

We're proud that we're keeping our members and benefits managers smiling!

Captain Supertooth Turns 20

Captain Supertooth, Delta Dental's official spokes hero for Children's Dental Health Month, first swooped onto the scene in 1990. He's appeared before more than 30,000 New Jersey and Connecticut schoolchildren since then.

Captain Supertooth teaches children in K-2 classrooms about proper brushing and flossing. With his super-sized red toothbrush, he models good brushing and flossing techniques by having the children role-play as sample teeth. Schools can find out about booking Captain Supertooth in future years by e-mailing Jennifer Appaluccio at jappaluccio@deltadentalnj.com.

New Passwords Required for Benefits Connection

In our continuing effort to protect and secure patient information online, we are requiring Benefits Connection users to change their passwords every 90 days. Once the change goes into effect, the first time that members log in to Benefits Connection a page will be displayed with instructions on how to change their password. Once they've changed their password, they can log in to Benefits Connection using their new password.

Tip: Please remind employees to keep their updated password somewhere safe yet accessible so they have it the next time they log on to Benefits Connection.

This new password policy is part of our corporate initiative to help ensure that Delta Dental of New Jersey is in compliance with professional and regulatory guidelines regarding the internal controls of service organizations that host or process sensitive information, such as protected health information.

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In Connecticut, Delta Dental Insurance Company writes dental coverage on an insured basis and Delta Dental of New Jersey administers self-funded dental benefit programs.

