

Dental Examiner

Dental News for Brokers and Consultants



Delta Dental Vice President of Business Development Shares Dental Benefits Trends

In a recent *Employee Benefit News* article, “Wisdom teeth – Leading dental carriers, experts offer employers their wisdom on 14 trends to watch, 9 tips to follow,” Delta Dental’s Tom Dolatowski, vice president, Business Development shared the following five dental benefits trends for brokers to consider in planning your fall sales and account management strategies:

1. Employees will continue to be more involved in the decision to purchase dental benefits, whether covered by an employer-sponsored or voluntary plan, as we are already seeing higher employee contribution levels through voluntary plans, consumer-directed plans and the growth of individual coverage.
2. Plan design innovations will continue movement toward evidence-based dentistry and higher annual maximum benefits.
3. Carriers will begin to develop performance-based networks.
4. There will be more analysis of members’ risk, disease status and use of services, which will help identify at-risk members and those with chronic disease.
5. There will be continued movement toward fee transparency. More tools will be developed to help consumers compare dentist fees.

For additional trends and tips, go to <http://ebn.benefitnews.com/news/wisdom-teeth-268150-1.html>

New Oral Health and Wellness Portal Debuts at <http://OralHealth.DeltaDental.com>

Your clients have oral health and wellness questions. Delta Dental has the answers. Delta Dental’s new Oral Health and Wellness portal at <http://OralHealth.DeltaDental.com> offers a robust search function to make finding answers and information easy.

Users have the resources of 400 articles at their fingertips. The articles are grouped into four main categories: Pediatric Oral Health, Adult Oral Health, Oral Cancer and Harvard Health. Each category is divided into subsections.

The articles are written by a highly skilled team of medical and registered nurse writers and vetted by DDPA’s National Scientific Advisory Committee (NSAC).



Encourage your clients to rely on the trusted oral health leader for oral health and wellness information.

Delta Dental Active in Health Care Reform Debate

As a leading advocate for oral health, Delta Dental is taking an active role in the health care reform debate leveraging advertising, public relations and a Web site, www.AdvanceOralHealth.com.

Delta Dental is running advertising in Capitol Hill media highlighting the importance of oral health and its connection to overall health. Delta Dental is also emphasizing the importance of the current tax treatment of dental benefits – something you understand very well – in advertising and public relations efforts.

As you know, the current tax treatment, specifically of dental benefits, has improved oral health and overall health in this country. Taxing those benefits will mean a step backward in reaching the goals of health care reform.

Most of the more than 170 million Americans who enjoy dental coverage today benefit from the current tax treatment. So does the American taxpayer, who avoids paying for the costly and often preventable treatment of dental disease that occurs in emergency situations for those who don't have coverage.

If health benefits were taxed or “capped,” as some in Congress propose, millions of Americans would be tempted to drop their dental coverage. This would undermine the

good oral health so many Americans currently enjoy, create added barriers for those health care reform is intended to help and disrupt a system that's working well on the dental side.

Earlier this year, Delta Dental launched www.AdvanceOralHealth.com to share information, key principles and policy implications:

- Dental is an inseparable part of health and overall wellness.
- Dental benefits function far differently and far more efficiently than medical coverage; third-party dental carriers (including stand-alone dental carriers) provide added value.
- Private dental coverage creates affordable access for millions of Americans.
- Dental coverage should not be neglected in the debate over how to fix health care.

Stay tuned for updates – and ways you may consider to get involved – in the coming weeks.



Delta Dental System Gains Enrollees, Increases Cost Savings in 2008

While the U.S. economy took a hit in 2008, the national Delta Dental system posted its 29th consecutive year of growth. Its base of enrollees grew nearly three million from the previous year, bringing the total number to more than 54 million. That represents more than one-fourth of the more than 170 million Americans with dental benefits.

Despite the dismal economic state in 2008, employers continued to offer dental benefits, demonstrating their understanding of the importance of dental coverage for their employees' oral and overall health.

Delta Dental offers groups and enrollees the largest network of dentists in the nation, a position the nation's leading dental benefits system has held for more than five decades. The Delta Dental Premier® network has more than 125,000 dentists, nearly 61,000 more than the next closest national competitor.

Also benefiting groups and enrollees were Delta Dental's cost-management measures and contractual agreements with dentists which saved \$6.6 billion in 2008.

Delta Dental Debuts Risk-Assessment Tool

Delta Dental has developed an online tool to help individuals assess their risk of dental disease. The online risk assessment tool asks a series of yes or no questions, and educates users on how health-related issues like diabetes, prescription medication and un-fluoridated water can affect oral health.

Available online at www.trusttheleader.com/riskassessment, the nine-question survey requires only a few minutes to complete, but offers a wealth of oral health information for your clients' employees to share with their dentists.



Educating employees about their personal risk factors can help them understand their susceptibility to oral health problems, methods to reduce their risk and the importance of taking care of their oral health.

Reminder: Delta Dental to Exhibit, Share Benefit Information at Two Trade Shows

Event	Date & Location	Attendees
Benefits Forum & Expo	Sept. 13-15 Atlanta, GA	Benefits & HR Executives
International Foundation of Education Benefits and Compensation (IFEBC)	Nov. 8-11 Orlando, FL	500+ Multi Employer Trustees & Administrators

- **22nd Annual Benefits Forum & Expo** – an event dedicated to senior benefits professionals looking for proven solutions to help them better meet their organization's benefits needs.
- **IFEBC Annual Employee Benefits Conference** – an event for multi-employer and public sector plan trustees and administrators, attorneys, accountants, actuaries, investment managers and others who are involved in the overall management and administration of benefit trust funds. The conference provides more than 175 different topics and workshops presented by almost 350 industry leaders.