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A Quarterly Newsletter
for Accounts and Brokers

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Rollover Max Debuts! Now Members Won't Lose What They Don't Use

Members of Delta Dental of Massachusetts are now able to rollover part of their unused 2008 benefit dollars to spend in 2009 and in subsequent years. This allows them flexibility in planning for more expensive procedures that may be needed in the future, such as crowns, root canals and bridges. And, there's no additional cost to members for the new benefit feature.

To qualify, members must visit their dentist for at least one cleaning or oral exam in the plan year and paid claims must not exceed the annual "threshold" amount set for their plan's annual maximum. Please go to www.deltadentalma.com/pdf/07/rollovermax.pdf to download a PDF with specific plan details.

Once qualified, a portion of the member's unused annual maximum benefit dollars in 2008 will roll over for use in 2009 and beyond. The amount is dependent on the plan's annual maximum. Benefit dollars for the first year are used first. *Rollover Max* dollars are available for use after the annual maximum is met.

This new benefit feature is available to all fully insured Delta Dental PPO and Delta Dental Premier



accounts, and self-insured accounts that offer it. Some customers with unique arrangements with Delta Dental have chosen not to offer *Rollover Max*. Check with your benefits administrator to see if you are eligible.

Also, *Rollover Max* is not available to groups with less than five lives, and to members of DeltaCare, Delta Value, Delta Dental PPO Value plans, or plans without Type III benefits.

Eligibility for rollover accrual is dependent on date of enrollment. For example, members enrolled after the beginning of the fourth quarter of a benefit period can not begin accruing rollover dollars until the start of their group's next benefit period.

Claims not received by the last day of a calendar year may affect *Rollover Max* dollars deposited in January of the following year. If claims for services provided in the previous year are received after the date rollover dollars are calculated, the amount of rollover dollars available will be adjusted accordingly.

For more information on *Rollover Max*, and to view examples of typical plan rollovers, please visit deltadentalma.com/pdf/07/rollovermax.pdf.

Seen Our Web Site Lately? We've got Great Dental Health Information to Keep You Smiling

At Delta Dental of Massachusetts, we're committed to improving oral health.

And we've also enhanced "Your Oral Health," on our Web site, www.deltadentalma.com. Now you can conveniently get great information on advances in dental care and treatment, plus articles and helpful tips. Please visit the "Your Oral Health" section of deltadentalma.com to browse the following topics:

- **FYI:** Spotlights a different article or essay every week
- **Keeping a Healthy Smile:** Contains information on everything from childhood dental care to the effects of diseases such as heart disease and diabetes on oral health

- **Dental Specialties:** Learn more about the role of dental specialists and the procedures they perform, and follow links to relevant articles on these specialties.

- **Helpful Links:** Links to external Web sites that feature additional information on oral health, including federal and state agencies

- **Dental A – Z:** A glossary of terms relating to oral health

To keep you current on news and developments in oral healthcare, we'll be continually updating the information on "Your Oral Health" section. We hope you'll encourage your members to make visiting this resource a regular part of their dental health routine.

New Report Reveals Extreme Disparities in Oral Health of Children in Massachusetts

A new study, "The Oral Health of Massachusetts' Children," conducted by the Catalyst Institute and funded by Delta Dental of Massachusetts shows that minority children and children from low-income families are much more likely to suffer from dental disease than children who are white or come from higher-income families. The study, the first of its kind since 2003, also found that more than one in four kindergarten students starts school with dental disease.

"This report provides compelling evidence that dental disease remains a serious problem for our children, and especially among minority and low-income children," said Fay Donohue, President and CEO of Delta Dental of Massachusetts. "This is not just a serious health concern, but it raises fundamental issues of equity. Childhood dental disease is preventable with the proper care. Delta Dental will continue to work with community health programs and centers, schools, civic and business leaders and the larger dental community to reduce dental disease in children."

Oral Health Foundation Awards \$4 Million in Grants in 2007

Throughout last year, the Oral Health Foundation awarded almost four million dollars in grants to community programs and health centers throughout Massachusetts to help increase access to dental care and promote preventive care. Programs and initiatives included:

- The statewide "Watch Your Mouth" coalition, a community-based initiative to make children's oral health a priority.
- Eleven community health centers to expand or modernize their current oral health programs/services.
- Increased oral health services in seven underserved communities.
- Early childhood partnerships with the Massachusetts Head Start Association.
- Citywide early childhood dental program in Worcester, MA.
- A pilot program focusing on oral health for diabetic patients in the state.

February is Children's Oral Health Month!



There are disturbing oral health statistics for children, adolescents and teens that show more than 51 million school hours are lost each year due to dental disease, and children suffering from tooth decay often have difficulty eating, speaking and learning.

Good News – Dental Diseases are Almost 100% Preventable!

At Delta Dental, we are committed to improving the oral health of our members, including early detection and prevention of dental disease in children. Here are some steps that parents can take to help:

- Begin by bringing children to the dentist at age 1. Becoming familiar with the dentist and the office early makes future visits more comfortable.
- Avoid use of processed snack foods.
- Help young children brush properly.
- As children get older, ask your dentist about sealants, which are highly effective in preventing pit and fissure cavities.
- Provide fluoridated tap water in lieu of bottled water and sugary drinks. Fluoride, a mineral often added to the public water supply, strengthens tooth enamel and can reduce cavities by 50%.
- Be sure that teens don't over-whiten teeth. This growing trend can damage enamel and cause inflamed gums and increased sensitivity.