



CHECK UP

Fall 2003

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Delta To Redact ID Card Numbers

Identity theft has become one of the fastest growing crimes in the United States. According to a July 30, 2003, survey conducted by the nonprofit organization Privacy & American Business, 13 million Americans have fallen victim to identity theft since January, 2001. The total out-of-pocket expenses came to \$1.5 billion, or \$740 per person.

Of those surveyed, 16% said the cause was a lost or stolen wallet. That means if social security numbers weren't printed on specific cards, at least 2.1 million Americans might have been saved the anxiety and aggravation of ID theft.

Several states have passed legislation restricting the use of social security numbers (SSNs) in order to protect consumers. As a national dental insurance carrier, these laws impact Delta Dental. Many of these laws do not prohibit the use of SSN in interaction with benefits administrators and dentists, but they do restrict the use of SSNs in documents sent to individuals.

In order to protect your privacy, Delta Dental Plan of Massachusetts will soon begin to use redacted SSNs as the subscriber ID. This means that all but the last four digits of the subscriber ID number that is printed on the ID card will be masked by X's.

Please continue to send your enrollees' complete social security numbers to Delta Dental Plan with eligibility or claims related communications. This allows us to access the information internally to properly administer your business. Delta Dental Plan will redact all but the last four digits of the SSNs on electronically submitted documents and on ID cards. Our redacting capability will be phased in beginning January 1, 2004 for new clients, followed by staggered implementation dates for existing clients.

If you have any questions regarding our redacting policy, please contact your Delta Dental Account Executive.



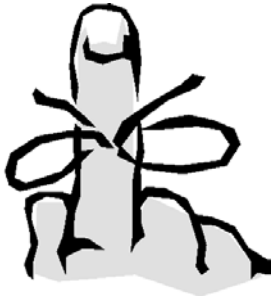
Thomas Toothman

Subscriber Number
xxx-xx-1234

Group Number
012345-1234

Delta Dental Plan Phone Numbers
Customer Service (617) 886-1234
Toll Free (800) 872-0500
Fax (617) 886-1199

Important Attachment A Reminder



As fall approaches, Delta Dental Plan of Massachusetts is in the process of sending out the majority of its annual renewal packages to clients. Those packages contain a number of important documents, including the "Attachment A". This document is the legal continuation agreement that extends a group's contract with Delta Dental Plan of Massachusetts.

If your company is among those who receive their renewal packages this fall, it is vitally important that you sign this form and return it to Delta Dental Plan of Massachusetts. Unfortunately, in many cases we do not receive this form back in a timely manner, or not at all.

If you have any questions regarding this issue, please call your Delta Dental Plan Account Executive. Many thanks in advance for your cooperation on this important issue.

Did You Know?

Here is some interesting trivia regarding the field of dentistry. All of this information was compiled by the American Dental Association (ADA). For more useful dental health information, please visit the ADA's Web site at www.ada.org.

How many dental schools are there in the U.S. and Canada?

There are 56 accredited dental schools in the United States and 10 in Canada.

How many students are enrolled in dental schools?

During the 2001/2002 academic year, there were 17,487 students enrolled in predoctoral education programs, 5,266 students in advanced education programs, and 20,287 students in allied education programs.

How many dentists are there in the U.S.?

As of 2001, there were 168,556 professionally active dentists (dentists using their dental degree in some fashion), and 155,716 active private practitioners in the U.S.

How often do people visit a dentist?

Most adults reported that they had seen a dentist within the past year. A total of 65% said they last saw a dentist less than six months ago, while an additional 18% saw a dentist between six months ago and a year.

What are some of the reasons why people avoid going to their dentists?

The reason for not going to the dentist more often cited by the largest percentage of respondents was that it costs too much (33%). Over half of consumers (51%) who have not been to the dentist in the past five years reported that high costs are an important factor. About 26% of consumers had a previous bad experience with a dentist and one-quarter do not feel that it is necessary to go to the dentist until a problem occurs.

New Small Business PPO Plan Available

We have great news for our small business clients! Effective July 1, 2003, Delta Dental Plan of Massachusetts is offering a great new DeltaPreferred Option plan for groups with fewer than 50 employees. Unlike the existing DeltaPreferred Plan, the new variation offers the same reimbursement for in-network or out-of-network dentists, and rates are still approximately 10% below rates for the Premier plan. This plan has always been extremely popular with our large accounts, and now we can offer it to virtually all of our client companies.

This new plan offers the same comprehensive benefit levels for in-network and out-of-network dental services, a generous annual maximum and is even available with orthodontic benefits.

We are excited to be able to offer this innovative new plan to our small business clients. For more details on this DeltaPreferred Option plan, please contact the Delta Dental Small Business Unit at 617-886-1159. You and your employees will be glad you did.

Holiday Schedule

Here are some important dates on which Delta Dental Plan will be closed so that our employees can celebrate this special time with their families and friends.

Thanksgiving Day: November 27, 2003

Day After Thanksgiving: November 28, 2003

Christmas Day: December 25, 2003

New Year's Day: January 1, 2004

Delta Dental's Fall Advertising Campaign Preview

As many of you may already know, Delta Dental Plan of Massachusetts is much more than just the largest provider of comprehensive, affordable dental care in the state. We are also one of the leading advocates of oral health research and education initiatives in Massachusetts.

Good health is in many cases a result of good preventive care, and this holds true in general medicine as well as in oral care. In fact, regular visits to a dentist can do a lot more than keep your teeth healthy—they can also be instrumental in discovering a host of other ailments.

The presence of gum disease, for example, can increase the incidence of both strokes and heart attacks in people. And gum disease can also be an early indicator of diseases such as diabetes.

Given these extra benefits of good oral health, we are taking our message to the public in our Fall 2003 advertising campaign. The ads pictured here will appear in *The Boston Globe* starting in September, and it is our hope that people will take notice and start to think about the importance of oral health in a much wider context than of just preventing cavities.

Taking care of your teeth and gums and seeing a dentist regularly can do a lot more than keep your smile bright and beautiful—it can also keep you healthy



STROKE.
AND REDUCE YOUR CHANCE OF HAVING ONE.

If you suffer from gum disease, your chance of developing a stroke goes up. That's why nearly 1.9 million people count on Delta Dental to insure their oral health – because good oral health is important for good overall health. So call your dentist today for a checkup. Improving your oral health is a stroke – of genius.

DELTA DENTAL
Delta Dental Plan of Massachusetts

teeth are our life 1-800-DELTA-US | deltamass.com

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BRUSH.
AND REDUCE YOUR RISK OF HEART ATTACK.

Brushing isn't just good for your oral health. It's good for your overall health, too. In fact, people with gum disease have an increased risk of heart attack. That's why nearly 1.9 million people rely on Delta Dental to insure their oral health. So call your dentist today for a checkup. Your teeth, and your heart, will thank you for it.

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Delta Streamlines EOB Mailing Process

Starting this fall, Delta Dental will do its part in reducing unnecessary paperwork and stop sending unneeded mail to your employees. For example, we are implementing a streamlined Explanation of Benefits (EOB) process that will make things easier for your employees and save a few trees in the process.

For example, if a member's out-of-pocket responsibility is \$0 for a dental procedure, we will no longer mail an EOB statement to his or her home address. If the member does not owe anything to the dentist, receiving an EOB can actually be confusing. A lot of our members think it's a bill, when in fact it is only a statement of benefits used. But as always, members can login any time to our e-Quest system to view the date their claim was paid or check on their benefits.

Members can access our on-line services by visiting www.deltamass.com and clicking on the members icon. Registration is easy and member may also view information on their benefits, and check their deductibles and remaining annual maximums.

MarketPlace News

Tis the Season for Gum Disease

With the approaching holidays of Halloween candy, Thanksgiving feasts and Holiday sweets, young adults should be aware of the correlation between obesity and periodontal (gum) disease. In young adults age 18 - 34 years, it has been reported by researchers at Case Western Reserve University in Cleveland that a link exists between body fat and periodontal disease, and conversely, a link shows a decrease in periodontal disease for individuals who were underweight. The same correlation does not exist in older adults and it is thought that the excessive intake of soft drinks and the decreased intake of vitamin C in younger adults are two primary reasons for the periodontal disease.

(Journal of Periodontology, May, 2003)

The Piercing Truth

"Health care practitioners have recognized various adverse incidents associated with the piercing of oral structures. In a survey of 438 pediatric dentists, nearly one-fourth acknowledged treating patients for oral piercing related complications. The most prevalent injury seen with oral jewelry is damage to the teeth, including chipping of the enamel, cuspal fractures and deep-seated cracks extending to the pulp."

(Journal of the American Dental Association, July 2003)

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Advice from Delta Dental's Director of Disease Management

Please share this important information with your employees—it will help them keep their families healthy

Test Your Dental IQ



Delta Dental's Dr. Compton

Are you surprised by the amount of sugar in some of your favorite foods?

Did you know that sugar plays a harmful role in tooth decay? Sugar, when combined with bacterial plaque, forms acids which weaken the enamel (the hard outside covering of your teeth). The acids dissolve the minerals that make your tooth enamel hard. When the surface of the enamel becomes porous, tiny holes appear. After a while, repeated acid attacks cause the tiny holes in

the enamel to get bigger until one large hole appears. This is a cavity. So you can see why it is so important to visit your dentist for regular checkups so that the plaque you can't get with your toothbrush can be removed.

What is Plaque?

Your mouth is a busy place. Bacteria are constantly on the move on your teeth. Having bacteria in your mouth is a normal thing, however,

certain types can attach themselves to the enamel that covers your teeth. These bacteria form together to create a sticky film, called plaque. When you don't clean your teeth after eating, plaque bacteria use sugar as a source of energy. The bacteria convert the sugar into harmful acids that attack tooth enamel. Repeated attacks may cause the enamel to break down, resulting in cavities.

How do sealants help prevent decay?

The first step in maintaining a healthy mouth is preventing tooth decay, and sealants can offer excellent protection against cavities. A sealant is a plastic material that is usually applied to the chewing surfaces of the back teeth. This plastic resin bonds into the depressions and grooves (called pits and fissures) of the chewing surfaces of back teeth. The sealant then acts as a barrier, protecting these vulnerable areas by "sealing out" plaque and food.

Who would benefit the most from sealants?

Children are excellent candidates for sealants as decay usually begins early in life. And sealants are an available benefit for children through age 15 (a co-payment may apply). The key here is to stop acid from attacking the enamel and causing tooth decay. By having sealants applied to your children's teeth, you can help protect them against cavities.