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A Quarterly Newsletter from Delta Dental

Spring 2007

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Change to Non-Social Security Subscriber ID Numbers over Memorial Day Weekend

To protect the privacy of our members, subscriber ID numbers will be changed to non-Social Security ID numbers over Memorial Day weekend, May 26, 27, and 28, 2007. This is in response not only to current and pending identity theft legislation, but also to requests received from our members.

The crime of identity theft continues to grow. Massachusetts has proposed legislation currently under review that will restrict the use of Social Security numbers to legitimate contractual usage, and thirty-three other states have already passed similar legislation. These legislative requirements will prohibit the printing or display of Social Security numbers on any materials mailed to individuals, including such things as membership cards. The legislation will also prohibit access to a web site using a Social Security number unless a password, a unique personal identification number, or other authentication device is used.

Some important things to know during this transition period:

Delta Dental will be assigning new ID numbers to all subscribers over Memorial Day weekend. New ID cards will be mailed to subscribers over approximately three weeks following the conversion. Please note that subscribers already using an alternate ID number that we can identify will not be part of the conversion and, will therefore, not receive a new ID card. Once the new number is received, it can be used to access member eligibility, benefits, and claims status information on our web site. Members who have already registered on our web site will not need to re-register.

- System enhancements will be made to ensure the conversion has minimal impact on our members, dentists, and accounts, and on their ability to do business with us. Our systems will be able to identify sub-

scribers regardless of whether claims or eligibility information is submitted with the Social Security number or the new non-Social Security subscriber ID number. However, we encourage the use of the new non-Social Security subscriber ID number as soon as possible.

- There will be a tool available on the web site that will allow Benefits Administrators to obtain an employee's new alternate identification number.
- We will have additional staff in our Customer Service Department to handle anticipated increased call volume following the conversion.
- We will instruct all dental offices to begin asking their Delta Dental patients for their new numbers, in order to update their records following the conversion.
- Users will still be required to enter the employee's Social Security number when using the online enrollment function. An alternate ID number will be automatically generated by the system.

Upcoming Changes to Online Enrollment

Thanks to feedback received from our accounts, you can look forward to some enhancements to our online enrollment application later this year. The screens will look slightly different and many transactions will be easier to complete. In addition, we're adding the ability for accounts to request an eligibility listing by selecting a report option and quickly downloading the information.

This change, scheduled to take place later this year, will not impact passwords – account passwords and our security system will remain in place. As before, enrollment changes made online will continue to be real-time, so once you click the **Submit** button, the change is effective immediately in our system. Note: If you submit your eligibility electronically, you can still use this method to make changes. Just be sure the changes you make are included in your next electronic transmission.

Reminder: Periodontal Cleaning Plan Enhancement

Delta Dental of Massachusetts takes great pride in providing high quality services and we continually search for ways to optimize the oral health of our members. We would like to remind you of an enhancement now available to members of all standard Delta Dental Premier, Delta Dental PPO Plus Premier (formerly known as DeltaPreferred Option Plus), and Delta Dental PPO plans.

Effective April 1, 2007, periodontal cleanings are now paid as a Type I benefit, typically covered at 100% for up to four cleanings per year. Formerly a Type II benefit typically covered at 80%, these cleanings are now standard coverage and available to any member who has had recent periodontal therapy such as scaling and root planing.

Why is this change important?

If left untreated, periodontal disease, which is a bacterial infection, can contribute to inflammation of the mouth. Some members neglect periodontal therapy for financial reasons, which only leads to worsening oral health and eventually to even more costly and painful treatments such as gum surgery or tooth loss and replacement. In addition, untreated periodontal disease can increase risk for other systemic health conditions. By paying periodontal cleanings as a Type I benefit, we hope to remove this financial barrier to optimal care.

Dependent Coverage Extended

Beginning in August 2007, Delta Dental will provide coverage for dependents up to age 26, or for two years past the loss of dependent status under the Internal Revenue Service code, whichever comes first. This expanded coverage aligns with the Massachusetts Health Care Reform Act's Chapter 58, which extends dependent coverage in medical plans. Although Delta Dental is not required to offer the expanded coverage, it is our practice to offer options consistent with medical carriers. Moreover, we are happy to offer this coverage to members and to continue to provide accounts with benefits solutions that meet their needs.



The change in dependent coverage will apply to all employees, including those living or working outside of Massachusetts. Initial eligibility will be determined by accounts and we will allow dependents to be added at any time during the year. Delta Dental will implement an annual dependent verification process. Please note that there will be no associated rise in premiums at this time.

The extension of dependent coverage to age 26 will be implemented automatically for fully-insured accounts. However, self-insured accounts must notify their Delta Dental representative by June 15, 2007 to elect this coverage extension.

New Name for DeltaPreferred Option Plus (DPO Plus)

In 2006, the Delta Dental Plans Association introduced a new branding strategy designed to bring a clear and consistent image to this national organization. The effort included revised names for the Delta Dental networks and products which have been implemented over the last year. The DeltaPreferred Option Plus product, the last product name change to be made, will now be called **Delta Dental PPO Plus Premier**. This new name is a true reflection of this innovative dental program that combines access to both the Delta Dental PPO and the Delta Dental Premier dentist networks in one dental plan.

Tooth Decay is on the Rise for Young Children

The incidence of tooth decay in the baby teeth of young children (ages 2 to 5) is on the rise, a trend that signals preschoolers are eating too much sugar, according to the largest government study of the nation's dental health in more than 25 years. Decay in this population increased to 28 percent in 1999-2004, from 24 percent in 1988-1994, according to the report.

Here are some recommendations that should help parents reduce decay in young children:

- Provide fluoridated tap water in lieu of bottled water and other drinks
- Avoid use of processed snack foods
- Bring children to the dentist at age 1
- Help young children brush properly

With proper care at an early age, tooth decay in young children's teeth can be reduced or prevented entirely.

(The Associated Press , 4/30/2007)



Oh Say Can You See, By That Smile's Pearly Whites

With apologies to our national anthem, Americans are proving up to the challenge of improving their oral health. The Centers for Disease Control and Prevention (CDC) and the National Institutes for Health (NIH) recently reported that tooth decay has decreased in people from age six to beyond 60, as efforts to prevent cavities and dental diseases are paying off.¹

"The research shows that good things come to those who take care of their teeth, and more and more Americans are doing that," said Doyle Williams, DDS, Dental Director.

The CDC and NIH report uses oral health information collected through clinical examinations and personal interviews. The results were then compared to similar research concluded in 1994. Among the key findings are that tooth decay decreased 15% in the permanent teeth of children and adolescents aged six to 19 years, and 4% in adults aged 20 and older. More individuals are also keeping more of their teeth; a 20% reduction was seen in the percentage of adults who had lost all of their teeth.

Supporting other research that shows Americans increasingly value their oral health, the report details drops in untreated tooth decay of 10% in the group aged six to 19 years, and 18% in people aged 20 and older.

While the news is generally good, the research still suggests more effort is needed to improve the oral health of many Americans. Fifty percent of children aged 12-15 years had tooth decay, as did two-thirds or 68% of adolescents aged 16-19 years.

The report notes the decline in tooth decay continues a trend reported in previous national surveys. The decline applies to both the crowns and roots of teeth, across sex, race/ethnicity, poverty status, education level, and smoking status. The report concludes the decline has benefited children, adolescents, and adults.

How can the nation make further gains? The report recommends that programs to prevent tooth decay should extend to all age groups and socio-demographic categories. Also, as our population ages and more adults keep their natural teeth, preventive measures are needed to protect teeth at the individual, clinical, and community level.

"As well as we've done as a nation and at community and personal levels, we have to continue working to make dental care more accessible and important to Americans," Dr. Williams said.

¹ "Surveillance for Dental Caries, Dental Sealants, Tooth Retention, Edentulism, and Enamel Fluorosis—United States, 1988-1994 and 1999-2002," by the Centers for Disease Control and Prevention (CDC) and the National Institutes of Health (NIH); August 2005.

Did You Know?

- We are excited to announce that in 2006, Delta Dental had a 98% customer retention rate! For close to 40 years, Delta Dental of Massachusetts has dedicated itself to improving oral health and to delivering the best dental benefit solutions in the market by promoting innovative dental treatments and preventive programs. We will continue to strive for excellence and thank you for trusting Delta Dental with your dental needs.
- Researchers may be one step closer to establishing a link between periodontal disease and cardiovascular disease, the number one cause of death worldwide. According to a new study published recently in the *New England Journal of Medicine*, periodontal disease contributes to blood vessel dysfunction, which was improved by an intensive regimen of periodontal treatment. (*E-Dental.com*, March 8, 2007.)
- It turns out that teens may be over-whitening their teeth—40% of Chicago Dental Society members say they are concerned about "too-white" smiles. Over-whitening through the use of teeth whitening strips can cause inflamed gums, sensitivity, and damaged tooth enamel. Though dentists generally recommend that children wait until age 16 before considering whitening, the practice is gaining popularity among children. (*Chicago Tribune*, February 27, 2007.)



Sharing Member Q&A

As Delta Dental's Dental Director, Dr. Doyle Williams often receives questions from members about their dental care. Some of the more common ones involve anything from teeth whitening to questions about children's teeth. Dr. Williams shares his answers below.

Over-the-Counter Whiteners: Safe to Use with Veneers?

These whiteners only work on natural teeth and do not harm or change the color of veneers or crowns. However, before using an over-the-counter whitener, consider the cosmetic effects if the natural teeth get lighter and the veneers and crowns stay the color they are.

Dental Care and Pregnancy

The second and third trimesters of pregnancy are safe for many dental procedures. Things like a broken filling and having your teeth cleaned are both important procedures to have performed during pregnancy. When faced with a possible need for a crown and/or root canal, consult with your dentist first for his or her recommendation on how to handle the situation.

The Benefit of Sealants on Children's Teeth

The proven benefit with sealants is with permanent molars, which have deep crevices between the cusps that trap bacteria. Many children are at risk for dental decay and a sealant can prevent the bacteria from getting into these crevices. If your child has had decay in the past or frequently consumes sugary foods and drinks, then a sealant is an excellent option.

When New Teeth Grow Behind Baby Teeth in the Mouths of Young Children – Will Braces be Necessary?

A good rule of thumb for braces: if a child's baby teeth are close together, he/she will likely need braces. But, if a child's baby teeth have spaces between them, there is a good chance he/she won't need braces. Oftentimes, new (permanent) teeth can begin growing in before the corresponding baby teeth have fallen out, making teeth appear crowded. Keep in mind this eruption pattern is very common—in this scenario there is no need to worry yet about whether or not your child will need braces.

Crowns vs. Veneers: Which is Better for Teeth?

Veneers and crowns serve two different purposes. A veneer can mask small imperfections in color and shape, but is not great for restoring missing tooth structure. A crown has a metal structure beneath the porcelain to give strength and durability to the restoration. The preparation of the tooth for a veneer is minimal compared with the preparation for a crown, so the underlying tooth should dictate which treatment is better.

We provide a short article on your oral health with every issue, and invite you to share this with your employees through your internal newsletter or intranet site.



Dental Director,
Dr. Doyle Williams