



CHECK UP

Spring 2004

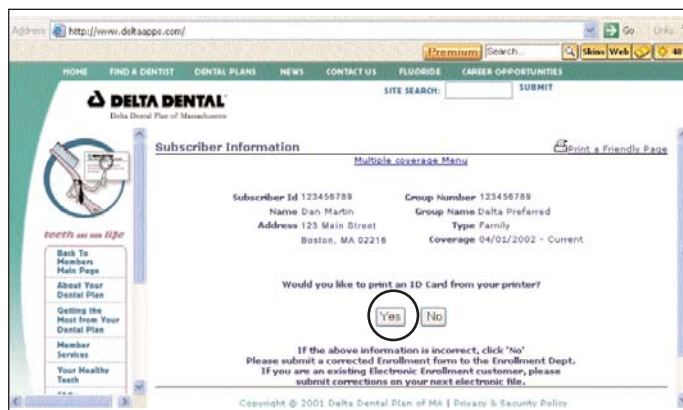
In This Issue

- ◆ Do-It-Yourself ID Card Printing
- ◆ Redacted ID Card Numbers In Effect
- ◆ Delta Dental Trivia
- ◆ Meet Eleanor McConnell
- ◆ Even More New Faces
- ◆ Oral Health Tips for New Parents
- ◆ Marketplace News
- ◆ Dental Health Advice

Do-It-Yourself Replacement ID Cards

Good news for all you Do-It-Yourselfers. Starting immediately, you (or your employees) can print replacement ID Cards right from any printer.

In order to make the ID Card replacement process more convenient and quicker for you, we have implemented a system that allows you to print replacement ID Cards from our Web site. To take advantage of this feature, simply-log on to our e-Quest online services and select the **ID Card Request** link. You will then have the opportunity to review your (or an employee's) subscriber information and select **Yes** to print the ID Card right from your printer.



Once you click on the **Yes** button, a pop-up window will appear and display the ready-to-print ID Card. (Please note that you may have to disable any pop-up blockers to print your ID Card.)

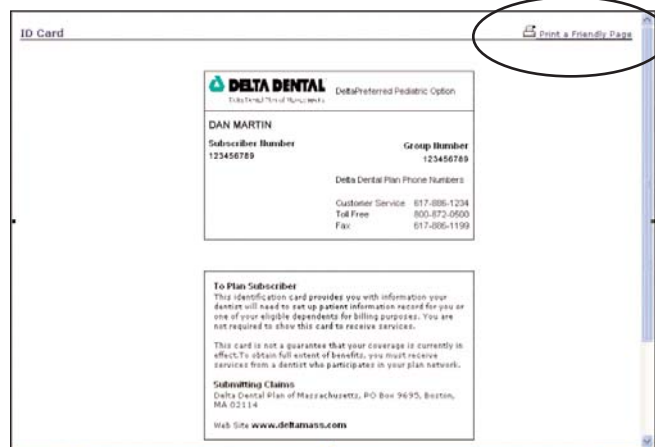
If the information is correct, simply click on the **Print the Page** link in the upper right

corner of the window, and the ID Card will print on your printer. Just cut it out and you are done.

It's as quick and easy as that.

And it's also perfectly safe, since logging onto our e-Quest services requires you to go through our extensive online security features. This ensures that no one else can print out an ID with your name on it.

This is just one more way of making it quicker and more convenient to order new ID Cards from Delta Dental Plan of Massachusetts.



Delta Dental Plan of Massachusetts Trivia

You probably already know that Delta Dental Plan of Massachusetts is the the leading dental benefits provider in the state. With the highest member satisfaction rating, a great array of affordable dental plans and a money-back satisfaction guarantee, no other dental insurance company even comes close.

But did you also know that Delta Dental Plan of Massachusetts:

- ◆ has close to two million members throughout the state?
- ◆ has more than 5,500 dental care access points in the DeltaPremier network alone?
- ◆ that 95% of our members would recommend us to their friends and family?
- ◆ is a non-profit entity that is a major player in oral health research initiatives in our state?

Meet Eleanor McConnell

We are pleased to announce that Eleanor McConnell has been promoted to Manager of Client Business.

In this new capacity, her responsibilities will include managing the client business team (comprised of both Account Executives and Account Coordinators) and overseeing client service and renewals.



Eleanor has over twelve years of customer service experience. Prior to her promotion to Client Business Manager, Eleanor was the Customer Service Manager at Delta Dental, where she oversaw the 60-member Customer Service department.

Prior to her employment at Delta Dental, Eleanor was a group manager of the teleservices division of Boston Financial Data Services. She holds an undergraduate degree from Wheaton College in Norton, MA.

Eleanor's combination of vast industry experience, her tremendous management skills, and winning personality make her the ideal candidate for the Client Business Manager position. We are delighted that she has accepted her new position, and we are sure you will enjoy working with her.

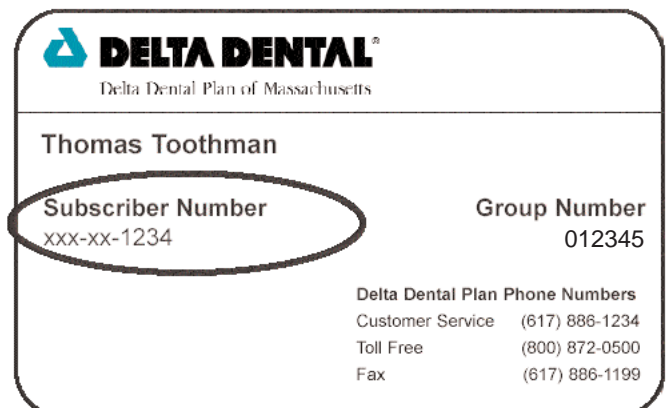
Redacted ID Cards in Effect

Identity theft has become one of the fastest growing crimes in the United States, and we at Delta Dental are very concerned about the integrity of our members' personal information. Since in most cases members' Social Security Numbers also serve as subscriber ID numbers, redacting these digits allows us to better protect the identity of your employees from preying eyes.

We are pleased to announce that effective January 1, 2004, all new groups will be issued ID Cards with redacted subscriber numbers. This means that only the last four digits of that number are printed on the ID card. The preceding six digits are represented as a series of Xs as indicated in the image below.

All current Delta Dental members will receive redacted ID cards the next time a new card is issued to them. In the meantime, if any of your employees wish to receive a redacted ID card immediately, they can print one using our new online ID Card features at our Web site at www.deltamass.com (please see article on front page).

It's a small, but vital step to help protect the confidential data of your employees.



Important Oral Health Tips for New Parents

A top priority for parents should be teaching their children good oral health habits. You can help your child enjoy a lifetime of healthy smiles by starting dental visits at an early age.

A Child's Dental Care Begins Before Birth

Teeth begin to form between the third and sixth months of pregnancy. Good health habits are important for development of the unborn child. Unless a physician recommends otherwise, pregnant women should remember to consume dairy products, which are the best sources of calcium, the main building block for bones and teeth.

Bringing Up Baby

You can't see them, but at birth your baby already has 20 primary teeth, some of which are almost completely formed in the jaw. Wiping baby's gums with a clean gauze pad after feeding will remove the plaque and bacteria that can harm erupting teeth. Usually, the first four teeth begin to appear when the baby is between the ages of six months and one year.

The First Dental Visit

The ADA recommends parents visit a dentist by the child's first birthday. In addition to checking for decay and other possible problems, the dentist will also teach you how to properly clean your child's teeth, evaluate any adverse habits such as thumb sucking, and identify your child's fluoride needs.



Sealing out Decay

As permanent teeth come in, talk to your dentist about having dental sealants applied to protect teeth from decay. A dental sealant is a clear material that is applied to the chewing surfaces of the back teeth, where decay most often occurs. The sealant acts as a barrier, protecting teeth from bacteria and the acid that attacks enamel.

More Smiling New Faces

In addition to Eleanor McConnell, we are also happy to welcome **Kevin Klein** and **Joseph King** to Delta Dental's Marketing and Sales departments. Kevin is assuming the newly created Director of Marketing position, while Joseph is filling the Sales Executive vacancy for Western and Central Massachusetts.

Kevin Klein brings an invaluable combination of strategic marketing skills and insurance industry experience to Delta Dental. He has a strong track record of developing and implementing new products and services in a high-level marketing career that spans more than a decade. Most recently, Kevin served as Marketing Director of Strategic Initiatives at Sun Life Financial.

Joseph King has held a number of high-level sales positions in the insurance industry, and he brings more than ten years of experience to Delta Dental. Most recently, he has worked as a Group Sales Consultant for UnumProvident Corporation in Pittsburgh, PA, where he managed multi-million dollar accounts.

We are very excited that Kevin and Joseph have joined Delta Dental and are confident that they will further improve how we serve our customers. Please join us in welcoming them to Delta Dental Plan of Massachusetts.

MarketPlace News

Secondhand Smoke and Caries

According to a study published in the *Journal of the American Medical Association*, young children who are exposed to secondhand smoke have a much higher rate of caries than do children who do not grow up around smokers.

(*JADA*, July 2003)

Tooth Loss/Gum Disease and Heart Disease

A recent study that was published by the American Heart Association in September suggests that a linkage between healthy gums and a healthy heart may exist.

(*E-Dental.com*, August 13, 2003)

Orthodontic Benefits

It is estimated that orthodontic benefits are offered by just half of employer-sponsored benefit plans. Utilization of such benefits is estimated at 5% of eligible children, and 1% of adults.

(*Employee Benefit News*, July 2003)

PRSRT STD
U.S. POSTAGE
PAID
N. Reading, MA
Permit No. 140



Advice from Delta Dental Plan's Dental Director

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

Why Getting Your Check-Up Is So Important



Delta's Dental Director
Dr. Doyle Williams

The Delta Dental Plan of Massachusetts ad campaign last year featured the correlation between oral health and systemic diseases. One of the ads says "Stroke" and shows a toothbrush, and then adds, "and reduce your chance of having one." Another one says "Brush, and reduce your risk of heart attack." Although the correlation between heart disease and gum disease is not clearly understood, it is apparent that people with heart disease seem to have a

higher incidence of gum disease. As the causes become better understood, we would expect dentists to begin to discuss the probability of serious systemic diseases with their patients who come in with certain infections of the teeth and gums.

Rather than trying to speculate on the correlations between diseases in the mouth and those in the rest of the body, we would like to point

out the benefits that a dental insurance plan offers that may improve the quality of one's life far above providing them with a gleaming smile. Since the inception of dental insurance products, the preventive exam, x-rays and cleanings have been included. Most often, these procedures have been covered at 100% and are not subject to deductibles. This effective and low cost benefit has worked as an enticement for millions of Americans to visit their dentists each year. Alcohol and tobacco use have increased the incidence of oral lesions, tumors, and cancers, and the early detection of these problems is often found through a routine dental examination and x-rays. It is important to encourage people to have regular routine visits to their physicians and dentists to improve their possibility for a healthier outcome.

All of our body systems are tied together and any one of them that becomes diseased will influence our overall health. It has only been widely accepted to cover preventive visits or "well visits" with physicians over the past 25 years, yet these procedures in medicine and dentistry are largely responsible for increasing our lifespan, as well as our quality of life.