

Broker News

APRIL 2009

Benefits Connection Goes 24/7

Benefits Connection is now available 24 hours a day, seven days a week! Members can use Benefits Connection to check their eligibility and benefits, maximum and deductible balances, and claims status. It's fast, easy to use, and free.

Online eligibility submission hours are Monday through Saturday from 7 a.m. to 10 p.m. EST.

Members can use Benefits Connection by going to www.deltadentalnj.com. Hover over Members, click "Benefits Connection," and log on.

First-time users should click "Register Now."

Benefits Managers Rate Us Highly

In 2008 we reached out to every benefits manager in every group, inviting them to participate in our online quarterly pulse survey or annual survey. Over the course of the year, we heard from nearly one-third of our benefits managers through our surveys. And, they told us we're meeting their expectations. In fact, 98% said they would recommend us to other benefits managers!

Benefits managers gave us top scores in other areas, as well. They told us:

- **Members can usually locate a participating dentist near their home or workplace.** More than three out of four dentists nationwide participate in the Delta Dental Premier® network.
- **The program is easy to administer.** More than three-quarters of benefits managers spend less than one hour a week administering the program. What's more, 99% said the time spent on administration is the right amount or less than expected.
- **The program delivers good value for the price paid.** Members and benefits managers consistently rate us highly for the breadth of our dental network, the ease of using our program, and the quality of our associates who serve them.

- **Delta Dental benefits positively impact the overall dental health of members.** Members and their families enjoy better oral health because of this important benefit.

Brokers and benefits managers will be invited to participate in more surveys in 2009. The annual Broker and Consultant Satisfaction Survey was e-mailed this month. If you did not receive the survey e-mail and would like to participate, please send an e-mail to laurel@english-communications.com.

Delta Dental of New Jersey, Inc.



Advancing solutions for great oral health

Foundation Grant Helps Paterson Organization Provide Dental Care to Underserved

The Delta Dental Foundation is donating nearly \$1 million in 2009 to support dental clinics, dental education, and community oral health programs in New Jersey and Connecticut. One grant recipient is Eva's Village (www.evasvillage.org), a Paterson-based comprehensive social service agency with a mission to feed the hungry, shelter the homeless, treat the addicted, and provide medical care to the poor with respect for the human dignity of each individual.

Eva's Village serves a warm lunch 365 days a year, operates shelters for men,

women, and women with children, operates inpatient and outpatient recovery centers for women and men, and has a free medical clinic.

But shelter, food, addiction services, and primary healthcare aren't the only things provided. Eva's Village also gives residents much-needed free dental care, thanks to a program established by Dr. Brian Ullmann, a prosthodontist in Ho-Ho-Kus, NJ.

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Complete List of 2009 Foundation Grant Recipients

Dental Care for Underserved and Developmentally Disabled

Connecticut Mission of Mercy, throughout CT
 East Orange Health & Human Services Dental Clinic, East Orange, NJ
 Eric B. Chandler Health Center, New Brunswick, NJ
 Eva's Village, Paterson, NJ
 Henry J. Austin Health Center, Trenton, NJ
 Hill Health Corp. for the Katherine Brennan School, New Haven, CT
 Hudson County Dental Society Give Kids a Smile Day, Hudson County, NJ
 Hunterdon County Department of Health, Hunterdon County, NJ
 Jersey Shore University Medical Center, Neptune, NJ
 Jewish Renaissance Medical Center, Perth Amboy, NJ
 JFK Medical Center, Edison, NJ
 Kids Corp., Newark, NJ
 Matheny Medical and Educational Center, Peapack, NJ
 Morristown Memorial Health Foundation (Developmentally Disabled Program; Senior Smiles), Morristown, NJ
 New Jersey Foundation of Dentistry for Persons with Disabilities, throughout NJ

Newark Community Health Center, Newark, NJ
 Ocean Health Initiatives, Lakewood, NJ
 Paterson Public Schools, Paterson, NJ
 St. Joseph's Regional Medical Center, Paterson, NJ
 UMDNJ-Special Care Treatment Center, Newark, NJ
 Virtua Health, Camden, NJ
 Yale-New Haven Hospital, New Haven, CT
 Zufall Health Center, Dover, NJ

Dental Education

Burlington County College, Pemberton, NJ
 Camden County College, Blackwood, NJ
 Middlesex County College, Edison, NJ
 Somerset Medical Center, Somerville, NJ
 Tunxis Community College, Farmington, CT
 UMDNJ Allied Dental Education Scholarships
 UMDNJ Deckle McLean Memorial Lecture Boro of Wallington, NJ

Head Start Programs

EASTCONN Head Start, Hampton, CT
 Tri-County Community Action Partnership (Gloucester, Cumberland, Salem Counties), NJ

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In Connecticut, Delta Dental Insurance Company writes dental coverage on an insured basis and Delta Dental of New Jersey administers self-funded dental benefit programs.



Survey Reveals Consumer Trends and Attitudes about Dental Benefits

Consumers are aware of the link between oral health and their overall health status, and consider dental benefits to be a “very important” part of the essential benefits package. They want dental benefits that are easy to use, allow them to use their personal dentist, and include preventive care coverage such as cleanings and X-rays.

These findings are revealed in a recent survey of consumers age 25 and older by The Long Group for Delta Dental Plans Association.

The survey reveals that most consumers (68%) “strongly agree” and another 21% “somewhat agree” that oral health and overall health are connected, and they are motivated to seek dental care.

Consumers rank dental benefits as “very important,” along with medical insurance, retirement benefits, and prescription drug coverage. They place less importance on insurance for disability, life, and vision.

Those surveyed identified the following attributes of dental insurance as “very

important”: ease of use (72%), use of their personal dentist and premium cost (68%), and out-of-pocket cost (63%).

Consumers rank dental benefits as “very important,” along with medical insurance, retirement benefits, and prescription drug coverage.

Consumers consider the following dental insurance plan options to be “very important”: preventive care (cleanings and X-rays), followed by fillings and restorations such as crowns and implants.

For this study, the Long Group conducted random 16-minute telephone interviews with 900 respondents nationwide, age 25 and older. The confidence interval ranges from 2% to 3.3% at the 95% confidence interval.

Foundation Grant Helps Paterson Organization Provide Dental Care to Underserved

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The free clinic operates each Wednesday, staffed by volunteer dentists and dental assistants. Funding from the Delta Dental of New Jersey Foundation helps pay the salary for a dental assistant and a recording assistant. It also helps pay for supplies and prosthodontic laboratory fees.

The clinic provides preventive and emergency dental care, including digital panorex x-rays, cleanings, fillings, extractions, root canals, oral cancer screenings, stainless-steel crown restorations, and dentures.

“Proper dental care is tremendously important for people trying to rehabilitate their lives,” says Dr. Ullmann. “It improves the way they look and the way they feel—and it can help give people more confidence and a positive attitude when looking for work.”

Other volunteers at the Eva’s Village dental clinic include Dr. Yvonne Callas, Dr. Andy Chang, Dr. Ed Kim, and Dr. Joseph DiSilvio.

Delta Dental Golf Classic May 27

Get ready to hit the links *and* help a good cause at the Nineteenth Annual Delta Dental Classic to support Special Olympics New Jersey (SONJ).

SONJ is a nonprofit organization that provides sports training and athletic competition to children and adults with intellectual disabilities. The Delta Dental Classic has raised more than \$667,000 for SONJ since 1991.

The 2009 Delta Dental Classic takes place on Wednesday, May 27, at Fiddler’s Elbow Country Club in Bedminster, NJ. Please join us for a day of friendly competition, valuable prizes and great fun. Plus, you’ll be supporting a terrific charity!

For registration information, e-mail Jennifer Appaluccio, jappluccio@deltadentalnj.com.

Find out more about SONJ at www.sonj.org.



New Videos Show Why Delta Dental Benefits Help Organizations and Employees

In these tough economic times, companies want to make sure they get top value for every dollar they spend. A new series of online videos can show you exactly how Delta Dental benefits make a difference to the health of your clients' employees and your bottom line.

Each two-minute video answers a business-critical question, such as:

- How important are dental benefits to my employees?
- How can dental benefits help you compete for employees?
- Why are dental benefits a good value for your company?
- What type of plan best fits your employees?

- Why does the size of the network matter?
- How can dental benefits improve the health of your employees?
- Why is good oral health important in the workplace?
- How can Delta Dental help your company afford dental benefits?

You can view these videos by visiting our Web site at www.deltadentalnj.com. Click the "Trust the Leader" link under "Attention Employers!" in the "Welcome!" section area of our Home Page.



Annual Report Soon Available

To order your copy of the 2008 Delta Dental Annual Report, visit our Web site at www.deltadentalnj.com. Click "About Us" on the left navigation bar, and "here" under "Annual Report."

Product Snapshots Just a Quick Click Away

Our wide choice of dental benefit products will keep you and your clients smiling. Our products include:

- **Delta Dental Premier®**
- **Advantage Program**
- **Advantage Plus Program**
- **Delta Dental PPOSM**
- **Delta Dental PPO Point of Service Program**
- **DeltaCare®**
- **Delta Dental Patient Direct®**

Visit our Web site to learn more about which products best meet your clients' needs. Go to www.deltadentalnj.com. Click "Brokers" and "Products" under "Benefits Plans and Products."



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