

Employer News

DECEMBER 2008



Payment Reminder

Please remember to include your group number on checks submitted for payment to insure your payments are credited correctly to your account. This is especially important when your group includes several sublocations.

New E-Mailbox for Benefit Administrators

Our Enrollment Department has created a new e-mailbox exclusively for benefit administrators. Use eliginquiry@deltadentalnj.com to send us inquiries regarding your members' enrollment.

The e-mail address is also available by going to our Web site at www.deltadentalnj.com and clicking "Contact Us" on the top right of the screen.

Changes Made to Student Coverage Notification

Each year, members with college-age dependents who are full-time students must submit our Student Documentation Verification Form to prevent claims processing delays.

We recently changed our policy concerning when we send notifications about the need for this documentation. Delta Dental now sends one letter 60 days before the scheduled termination of members' dependents' benefits. Previously, we sent three letters, at 90 days, 60 days, and 30 days. The change is based on customer feedback. People told us they wanted and needed only one reminder.

Please note that this policy change will not affect groups that previously told us they do not want us to verify student status.

Members may download the Student Documentation Verification Form from our Web site at www.deltadentalnj.com. Click "Forms" on the left navigation bar, then "Student Documentation Verification Form." After completing the form, members should fax it to (973) 285-4141.

If you prefer that we not verify student status, please contact our Enrollment Department in writing. Write to: Enrollment Department, Delta Dental of New Jersey, Delta Dental Plaza, 1639 Route 10, Parsippany, NJ 07054. We will code our system to not send reminder letters to your employees.

For other questions about eligibility, reinstatement, or student documentation, please call the Enrollment Department at (800) 452-9310. For billing questions, contact our Billing Department at (973) 285-4119 or (973) 285-4065.

Survey Reveals Consumers Connect Oral Health and Overall Health

Most consumers age 25 and older make a strong connection between oral health and an individual's overall health, and are motivated to seek dental care. These findings are revealed in a recent survey of consumers by The Long Group for the Delta Dental Plans Association.¹

"Over the past decade there has been increasing evidence documenting the relationship between oral health and

overall health," says Max Anderson, DDS, a national oral health advisor for Delta Dental Plans Association. "So we find it very positive that these consumers are making the connection, as well."

More precisely, the survey reveals that 68% of consumers recognize the link between oral health and overall health

Your Employees Probably Don't Have Oral Cancer; Let's Keep It That Way

What would you do if you heard that a major cancer is now preventable?

Due to recent advances in medicine and computer science, dentists can now painlessly prevent a disease that kills as many Americans as melanoma, twice as many as cervical cancer, and is rising among women, young people, and non-smokers. Approximately 25% of those found to have oral cancer do not use tobacco or abuse alcohol. Recent studies have also shown a link between HPV and an increase in oral cancer.

The good news is that potential oral cancer may now be stopped in its pre-cancerous stage. In the same way cervical cancer and colon cancer have been “preventable,” oral cancer has now joined the short list of preventable cancers.

Most oral cancer starts as a tiny white or red spot somewhere in the mouth that looks harmless but contains pre-cancerous cells. The problem is that almost

everyone has an identical looking spot in his or her mouth at one time or another, so how can you tell the difference? In fact, about 10% of patients will have a tiny spot when they are carefully examined by a dentist or dental hygienist. The vast majority of these small spots do not contain any pre-cancerous cells, but up to 5% of them do. A non-invasive way to know that a common small spot is not pre-cancerous is to test it with the brush biopsy. If the spot is found by the brush biopsy to contain unhealthy cells, it can typically be easily removed while it is still harmless, many years before it can develop into oral cancer.

The brush biopsy procedure (not including the laboratory analysis which is frequently covered under medical plans) is a covered benefit in many plans provided by and/or administered by Delta Dental.

Now you know. What are you going to do about it?

Members are encouraged to ask their dentists about the brush biopsy. Dentists should be checking their patients for tiny oral spots at every comprehensive exam, the same way they check for cavities and evaluate gums.



Survey Reveals Consumers Connect Oral Health

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status. However, far fewer at-risk consumers—who are without dental insurance and do not receive dental care—make the same connection.

“Clearly, this is concerning,” says Anderson, “and even more so because studies show that regular dental care can significantly improve an individual’s oral health.” An oral health study examining 15 years of Delta Dental claims data on approximately 750,000 members shows that dental benefits and the increased accessibility to dental care they provide can lead to dramatic improvements in oral health.²

More Key Findings

Surveyed consumers view dental benefits as “very important,” along with medical insurance, prescription drug coverage and retirement benefits.

Nearly three in five—or 59% of consumers surveyed—have dental insurance, and of those, four in five (82%) have coverage through an employer-sponsored plan.

Among consumers with dental insurance benefits, Delta Dental is the established leader for reasons such as ease of use and access to the consumer’s own dentist.

¹ The Long Group conducted random, 16-minute telephone interviews with individuals age 25 and older. A sampling frame of 900 completed consumer surveys was utilized. The sample was drawn nationally to profile the distribution of population in each state. Among consumers, the sample was weighted to profile the age distribution of consumers within the nation. With 900 completed interviews, the confidence interval for the sample gathered ranges from 2.0% to 3.3% at the 95% level of confidence.

² Delta Dental Plans Association, Dental Data Analysis Center, 2004.

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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.

