

Employer News

JULY 2010



Why It's Smart to Offer Dental Benefits to Employees

Dental benefits motivate your employees to seek preventive oral care. Eighty-one percent of people with dental benefits visit the dentist twice a year or more, and only 34% of people without dental benefits visit the dentist twice a year or more. [*The Long Group and Delta Dental Plans Association, 2008.*]

More than 120 diseases can cause specific signs in and around the mouth or jaw, so dental professionals performing checkups can spot symptoms that could indicate serious health problems elsewhere in the body that need attention, saving you medical costs in the long run. [*Steven L. Bricker, Robert P. Langlais, and Craig S. Miller, Oral Diagnosis, Oral Medicine and Treatment Planning (Philadelphia: Lea & Febiger, 1994).*]

(continued on page 2)

Foundation Grants \$670,000 to Organizations Supporting the Uninsured and Underserved

One disturbing impact of the recession is that many uninsured and underserved families may put off regular medical and dental checkups, a decision that could negatively impact their health and lead to higher health care costs in the long run.

The Delta Dental of New Jersey Foundation is committed to supporting oral health for the underserved. Our 2010 grants will provide \$670,000 to 24 community organizations in New Jersey and Connecticut. Funds will be used to help dental clinics provide needed dental care services to underserved children and families, including at-risk developmentally disabled and senior citizen groups.

"Millions of Americans are making the difficult choice between paying the mortgage and investing in regular dental care," said Gene F. Napoliello, D.D.S., president of the Foundation. "These grants are a key safety net to maintain an appropriate level of care for the underserved. Through these grants, the Delta Dental of New Jersey Foundation is committed to helping keep access open to oral health care for the people who need it most."

Annually, the Foundation awards a million dollars in grants and scholarships for programs that support oral health education in schools, professional train-

ing for future oral health providers, and direct care services for at-risk individuals. The underserved grant program is the largest funded by the Foundation, providing direct dollars to groups that provide dental care services to the homeless, uninsured, and underinsured, including elderly patients with limited Medicare funding, and children from Medicaid and working-poor households.

Upcoming New Grant Deadlines

Delta Dental of New Jersey Foundation's underserved grant applications for 2011 will be accepted beginning this summer. For more information, please contact Kimberly Elmore at 973-944-4555 or kelmore@deltadentalnj.com.

Golf Classic Just Days Away

There's still time to register for the Twentieth Annual Delta Dental Classic, which supports Special Olympics New Jersey. The 2010 Delta Dental Classic takes place on Wednesday, June 30, at Fiddler's Elbow Country Club in Bedminster, NJ.

To register or inquire about making a donation, e-mail jappaluccio@deltadentalnj.com.

Quick Answers to Your Employees' Questions

Managing your organization's dental benefits isn't just about making enrollment changes. Employees expect you to know the answers to all their questions, from where to find a participating dentist to how to read their Explanation of Benefits (EOBs). Become an instant expert by reading on!

- **Where to find a participating dentist**—Just visit our Web site at www.deltadentalnj.com, hover over “Members,” and click “Find a Dentist.” Members can search for dentists by location, dentist name, specialty, and more.
- **How to read an Explanation of Benefits (EOB) statement**—Patients (and their dentists) receive EOBs to show how their claims were paid. A detailed description of key lines of the statement is available on our Web site at www.deltadentalnj.com. Click “Members.” Under “Additional Resources,” click “View an easy-to-read description of our Explanation of Benefits statement (PDF Format).”
- **How to check benefits**—Members can find detailed information about their benefits online using Benefits Connection. Go to www.deltadentalnj.com. In the green box on the left side of the home page, log in with the Username and

Password. (If members haven't yet registered for Benefits Connection, they should instead click the “Register Now” link. There are also links to click if they can't remember their Username or Password.)

- **How to acquire an ID card**—Although we don't require ID cards, many members do request them. Members can print their ID cards right from their computer. Go to www.deltadentalnj.com, log in to Benefits Connection, and click “Print ID Card.”
- **How to subscribe to “Member News”**—Our free monthly opt-in e-newsletter links members to information they can use to manage their benefits and their oral health. Go to www.deltadentalnj.com. Hover over “Members” and click “Newsletter.” Members can enter their e-mail address to subscribe, and read current and past issues online.
- **How to contact Customer Service**—While answers to many member questions can be found on our Web site and Benefits Connection (both are accessible 24/7), our Customer Service Department is available Monday through Thursday from 8 a.m. to 6:30 p.m., Friday from 8 a.m. to 5 p.m.; call 800-452-9310.

Why It's Smart

(continued from page 1)

Offering your employees dental benefits can keep them at work and productive. Among adults, 164 million work hours are lost each year due to dental-related illnesses, and the Surgeon General reports that kids miss 51 million school hours each year because of dental-related illnesses. [*Centers for Disease Control and Prevention, National Center for Chronic Disease Prevention and Health Promotion, Fact Sheet: “Preventing Dental Cavities,” 2002.*]

Finally, dental benefits are instrumental in helping you attract and retain top talent. According to one study, 70% of respondents said that dental benefits coverage is somewhat or very important. [*The Long Group and Delta Dental Plans Association, 2008.*]

Employer News

A publication of
Delta Dental of New Jersey, Inc.

Editor: Diane Belle

Comments and suggestions are welcomed and should be directed to:

Corporate Communications Dept.
Delta Dental of New Jersey, Inc.
P.O. Box 222
Parsippany, NJ 07054-0222

www.deltadentalnj.com
e-mail: smile@deltadentalnj.com

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.

Delta Dental Sponsors Fairfield Radio Show

Fairfield County, CT, radio listeners can tune in to “Nothing but the Tooth,” a call-in program hosted by Dr. Robert Emilio on Wednesday evenings at 9 p.m. on 1350WNLK/1400WSTC. Delta Dental is sponsoring “Nothing but the Tooth” for 13 weeks, which began on May 26.

