

Employer News

AUGUST 2009



Delta Dental Active in Health Care Reform Debate

As a leading advocate for oral health, Delta Dental is taking an active role in the health care reform debate. Earlier this year, the Delta Dental Plans Association launched a new Web site – www.AdvanceOralHealth.com – that details key principles and policy implications:

- Dental is an inseparable part of health and overall wellness.
- Dental benefits function far differently and far more efficiently than medical coverage; third-party dental carriers (including stand-alone dental carriers) provide added value.
- Private dental coverage creates affordable

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We Saved Our Clients More Than \$254 Million Last Year!

Our 2008 Cost Containment Report details how we helped clients control their benefits costs.

Savings—which totaled more than \$254 million in 2008—came from four key areas:

- **Claims administration**, which includes total savings related to contractual limitations, non-covered services, dental consultant review, optional services, and non-billable services.
- **In-network savings**, which is the amount saved by members using network dentists instead of nonparticipating dentists.

- **Coordination of benefits**, where savings came from enforcing order of benefit determination rules.
- **Eligibility verification**, where savings came from paying claims only for those who are eligible for services.

Total client savings in 2008 came to almost half of the total amount of claims we paid!

To see the complete 2008 Cost Containment Report, go to www.deltadentalnj.com. Click “Employers” and then “Cost Containment Report” under “Reports and Surveys.”

Special Olympics Fundraiser Proves to Be An Un-FORE-Gettable Event



Delta Dental President and CEO Walter VanBrunt (left) and Special Olympics athlete Paul Butera joined dozens of other golfers at the recent Nineteenth Annual Delta Dental Classic. The Delta Dental Classic supports Special Olympics New Jersey (SONJ), a nonprofit organization that provides sports training and athletic competition to children and adults with intellectual disabilities.

The 2009 Delta Dental Golf Classic raised \$47,000 for SONJ.

Delta Dental of New Jersey, Inc.



Advancing solutions for great oral health

Delta Dental of New Jersey Foundation Is Blogging!

Check out the latest in Foundation happenings on our new blog! It's part of The Star-Ledger's Helping Hands group of blogs on NJ.com.

Chief blogger (and Foundation Community Relations Coordinator) Kimberly Elmore writes and takes photos for the Foundation blog, which debuted last month.

"We had been talking about getting involved in social networking for a while," she says. "When this opportunity came along it seemed like a terrific way to share the great things our Foundation is doing in the community. We've done three posts so far and plan to add new postings about our philanthropic activities every week or so."

To date, the blog has reported on:

- The grand opening of the new Delta Dental of New Jersey Dental Careers Center at Newark's Central High School. The Careers Center provides a hands-on facility for students enrolled in the school's dental assisting program.
- The Foundation's \$680,000 in donations that we've made this year to support oral health for the underserved in New Jersey.
- Schools that were awarded our Oral Health Education Initiative grants, which help fund education programs in third-grade classes.

Read about our Foundation's activities, view pictures, and post comments at: <http://www.nj.com/helpinghands/deltadental/>.

Annual Report Now Available

Strength comes from meeting every challenge.

Stability comes from the balance of dedication and performance.

Strength and stability are hallmarks of our business, and the theme of our 2008 Annual Report. In 2008, we:

- Excelled in customer retention, with more than nine out of ten groups renewing.
- Delivered exceptional service, with members and benefits managers alike giving us high scores in satisfaction surveys.
- Launched new benefit options such as Carryover MaxSM, which help members manage both their finances and their oral health.
- Expanded our Benefits Connection and online eligibility submission hours.

- Contributed \$1 million to our local communities to support dental care and education.

To view the complete findings, order your copy of the 2008 Delta Dental Annual Report today! Visit our Web site at www.deltadentalnj.com. Click "About Us" on the left navigation bar, and "annual report" under "Annual Report."



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access for millions of Americans.

- Dental coverage should not be neglected in the debate over how to fix healthcare.

Delta Dental is running advertising in Capitol Hill media highlighting the importance of oral health and its connection to overall health. Delta Dental is also emphasizing the importance of the current tax treatment of dental benefits.

Stay tuned for updates in upcoming issues.

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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.

