

Employer News

JUNE 2008



Online Eligibility Submission Now Available Monday Through Saturday

You asked us to expand our eligibility submissions hours, and we listened. Now, you can submit eligibility changes online **Monday through Friday from 7 a.m. to 10 p.m., and Saturday from 7 a.m. to 1 p.m. EST.**

This secure, online tool makes it easy to enroll and terminate members; make changes, transfers, and reinstatements; and view member profiles. You can also view and print a log of the day's submissions for your files.

To submit eligibility changes online, go to **www.deltadentalnj.com**. Scroll over Employers, click "Eligibility Submissions," and log on with your group number and password. If you don't yet have a password, contact our Enrollment Department at (800) 452-9310.

2007 Annual Report Published

Delta Dental's 2007 Annual Report highlights the many ways we measure our success.

These include not only traditional financial metrics, but also client and member satisfaction, the speed

and accuracy by which we deliver our services, and our contributions to the communities we serve.



In 2007, we:

- Retained more than 92 percent of our customers.
- Processed an all-time high of nearly 3 million claims, with an average processing time of seven business days.

- Earned "excellent" or "above average" satisfaction scores from the vast majority of benefits managers, members, and brokers surveyed.
- Exceeded \$500 million in subscription revenue for the first time in our history.
- Reached our highest number of members ever—nearly 743,000.
- Donated more than \$500,000 through our Foundation to reach underserved populations in New Jersey and Connecticut.
- Supported dental hygiene and dental assisting programs at high schools and colleges in New Jersey and Connecticut.

To order your free copy of Delta Dental's 2007 Annual Report, visit our Web site at **www.deltadentalnj.com**. Click "About Us" on the left navigation bar. Then go to "Annual Report."

Watch Our Oral Cancer PSA Online

Delta Dental's public service announcement, *Oral Cancer Awareness*, is now available online. The 60-second message is hosted by Dr. Scott Navarro, Vice President, Professional Services and Dental Director. Dr. Navarro provides oral cancer statistics, and explains risk factors and the importance of screening for oral cancer. To view the video, visit our Web site at **www.deltadentalnj.com** and click "Oral Cancer Awareness Video."



Sickness vs. Wellness: The Differing Philosophies of Medical, Dental Insurance

Both medical and dental insurance are important benefits to help your members look after their health. But, despite their similarities, medical and dental insurance work very differently. Knowing those differences can help your members understand their coverage, and use it wisely.

Medical benefits are broad, and exist to help members manage the potentially catastrophic costs of treatment in the event of disease or accident. The cost of medical insurance is significant for both employers and employees. According to The Henry J. Kaiser Family Health Foundation's *Employee Health Benefits: 2007 Annual Survey*, employers pay an average of \$12,100 annually while their employees contributed nearly \$3,300 to cover a family of four. While medical insurance is expensive, the cost of going without medical coverage is potentially much higher. The medical bills for a single accident or disease such as cancer can exceed hundreds of thousands

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of dollars. One study by Harvard University researchers found that 50 percent of all bankruptcy filings in the United States are partly the result of medical expenses.¹

Dental benefits, on the other hand, focus on prevention. They are designed to encourage members to visit the dentist regularly and take an active role in their oral health. Dental benefits reward members for taking steps to stay healthy—by covering preventive and diagnostic exams—instead of waiting to

see the dentist until problems occur. *Dental insurance is not meant to cover every single expense at the dental office. It's really dental assistance for dental care.* Our clients choose the details of the specific benefit program. Decisions about plan maximums, deductibles, and co-pays are

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decided by employers based on what is best for their employees and for the company.

There are many sound reasons employers offer dental insurance. Every \$1 spent on prevention saves on average \$4 on dental treatment.² Preventing oral health problems helps keep employees healthier—and wealthier—in the long run. Plus, there are strong links between good oral health and good medical health.

*Members can learn more about their Delta Dental benefits by visiting **Benefits Connection**. Go to www.deltadentalnj.com. Scroll over "Members" on the left navigation bar, click "Benefits Connection" and log on.*

Brief Oral Health Education Survey for Members

We want to know what kind of oral health information members want, and how they want to receive it. Please encourage your employees to participate in our online survey on oral health education. Their responses will help us better meet the needs of all our members. The survey asks just eight questions and should take less than five minutes to complete. To access the online survey, go to www.deltadentalnj.com; click "Members" and "Complete our brief online survey" under "Oral Health Education Survey."

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Comments and suggestions are welcomed and should be directed to:

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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.

¹ Himmelstein, D., E. Warren, D. Thorne, and S. Woolhandler, "Illness and Injury as Contributors to Bankruptcy," Health Affairs Web Exclusive W5-63, 02 February, 2005.

² Public Health Reports Vol. 109 No. 2.