



A NEWSLETTER FROM DELTA DENTAL OF COLORADO
FOR BROKERS AND BENEFIT ADMINISTRATORS

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Helping subscribers get the most from their dental benefits and save money

In today's economy, you may be concerned about stretching your dental care dollars. Here are a few things you can do to get the most from your dental benefits and have the lowest out-of-pocket costs.

1. Make sure your dentist is a member of your network before having treatment done.

Subscribers get quality assurance and most likely the lowest out-of-pocket costs when visiting a dentist in their network – whether that's Delta Dental PPOSM or Delta Dental Premier[®].

Network dentists agree to provide treatment to patients at fees determined by Delta Dental, which means subscribers' share of the bill will likely be lower. Network dentists have also agreed to uphold certain standards of care, and they are credentialed by Delta Dental, so we ensure that their license is in good standing.

2. Visit Delta Dental's web site to help find the right dentist for you and your family.

Subscribers can find the most current list of Delta Dental dentists for PPO and Premier networks through the "Find a Dentist" feature on our web site at www.deltadentalco.com.

3. Talk to your dentist and ask questions.

Subscribers should talk to their dentists if they are uncertain about anything regarding their dental treatment. They should ask

for explanations of why the dentist is recommending a particular treatment and ask him or her to explain the benefits, risks and alternatives of the recommended treatment.

Subscribers can also ask for a pre-treatment estimate, a free service from Delta Dental that provides an estimate of their share of the cost and how much Delta Dental will pay — before treatment begins. They can ask their dentist to obtain a pre-treatment estimate for any procedure, but this service is especially useful for treatment that is expected to exceed \$400.

If subscribers are unclear about what procedures are covered under their plan, they should talk to a Delta Dental Customer Service representative for clarification.

4. Don't let your dentist replace amalgam ("silver") fillings unless the fillings are damaged.

The American Dental Association (ADA) maintains that dental amalgam is a safe, affordable and durable cavity filling choice for dental patients. In addition, the U.S. Food and Drug Administration (FDA) does

not recommend the removal of amalgam fillings from patients who have them because this could cause more harm to the tooth structure and pose other health risks to the patient.

The amount of mercury released in the mouth under the pressure of daily chewing and grinding is extremely small and no cause for alarm. In fact, it is less than what gets released in patients who opt to have an existing amalgam filling removed.

5. Oral health and overall health: get the connection.

More than 120 medical conditions can be identified in the mouth by a dentist. Recent studies suggest there are associations between oral health (especially the gum and bone surrounding the teeth) and many medical conditions such as diabetes, heart disease, stroke and respiratory ailments. That's another reason why subscribers should visit the dentist regularly even if they have no obvious signs of dental disease. Regular dental exams can lead to detecting other health problems in early stages when they are easier to cure or less costly to treat.

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Delta Dental Privacy Notice for Fully-Insured Groups

Delta Dental of Colorado is committed to upholding the security and confidentiality of personal information that you provide us. We take the confidentiality of your information very seriously and do not sell or share customer information with outside marketing groups. We carefully manage and safeguard this information to provide you with exceptional service and convenience. We are required by federal and Colorado state regulations to disclose this policy to our fully-insured groups. This policy covers customer information, including nonpublic personal financial or health information about a consumer or customer relationship.

Information We May Collect

We collect several kinds of information in order to provide you with insurance products and services and to better serve you. This includes:

- Information we receive from you on applications or other forms.
- Information about your transactions with us or with our nonaffiliated third parties.

Information We Share With Affiliates

Delta Dental of Colorado does not share nonpublic, personally identifiable information with any affiliates.

Information We Share With Nonaffiliated Third Parties

Nonaffiliated third parties are companies not controlled by Delta Dental of Colorado. They include service providers who help in the execution of our services, such as claims processing and data handling. No nonpublic personal health or financial information about customers or former customers is shared with these nonaffiliated

third parties beyond what is necessary (e.g., claims processing) to provide you with insurance products and services, or as permitted by law. We do not sell customer information or provide customer information to them for marketing purposes.

Other Necessary Disclosures of Information

We also may disclose any information we collect when permitted or required by law. For example, this may include, but is not limited to, disclosures related to a court subpoena or other similar legal requests, fraud investigations, or an audit or security examination.

Protecting Customer Information

We limit access to nonpublic customer information to those employees of Delta Dental of Colorado who need to know the information to provide insurance products or services to you, answer questions, fulfill requests or resolve disputes. We maintain physical, electronic and procedural safeguards that comply with regulatory requirements to protect your nonpublic personal information.



Important Upcoming Changes in April 2009

- Address change
- Billing dates
- Broker & Commission dates
- Termination dates

Address Change

Starting in April 2009, all payments must be sent to the following new address:

Delta Dental of Colorado
Department 2148
Denver, CO 80291-2148

Billing Change

Fully Insured Employers

Delta Dental has updated its billing statements with a fresh new look. Your billing statement will now contain a summary page followed by detail pages, for ease of viewing. Employers will also be able to view bills online via Employer Connection; login at www.deltadentalco.com. Don't forget that April activity will be billed to employers in May.

ASC Employers

In April, you will not receive an administrative fee bill. You will be billed for April's administrative fee on the May billing statement. All subsequent bills will include the administrative fee that applies to the previous month. You will continue to receive your claim billing statements separately.

Broker & Commission Statement Change

Starting in April, broker statements and commission payments will be distributed the 10th business day of each month.

Termination Date Change

Starting April 6 2009, employer groups that update their eligibility electronically, should use the last day of the month for an employee's coverage termination date.

Dental Optimizer

Delta Dental is pleased to announce our newest online tool, the Dental Optimizer. This tool is available to members, employers, and brokers.

Dental Optimizer has three elements:

1. Cavities Risk Assessment

The Risk Assessment Tool helps members understand what puts them at risk for cavities and what steps they can take to reduce for the risk of cavities.

2. Dental Health Suggestions

The Dental Health Suggestion Tool offers preventive steps that members can take to manage their conditions. It explains how practicing prevention will benefit members, from fewer oral health issues, to saving time at the dental office, to lowering out-of-pocket costs.

3. Dental Cost Calculator

The Savings Optimizer Tool helps members understand what drives their dental costs. It also provides cost estimates for anticipated care and gives ideas for cost savings.

Check out this new tool online. It will be available April 6, 2009, at www.deltadentalco.com.



Regular Dentist Visits Warn Pre-Diabetics, Help Reduce Time Lost at Work

Promote Wellness with *Prevention First Dental*

During these tough economic times, we're all looking for ways to cut costs and save money. But cutting costs shouldn't mean eliminating dentist visits! Delta Dental has the solution – Prevention First Dental.

Recently, Delta Dental began offering an option that can be added to Delta Dental PPOSM and Delta Dental Premier[®] plans—Prevention First Dental. It promotes regular visits to the dentist for preventive care – which can improve a member's overall health. Members stretch their annual maximum which will be useful if they need additional treatment during that year. This will save members money in a tough economy.

Prevention First is an easy way to promote wellness among members. Delta Dental members who have this option have already seen the benefits of it. "With the money I saved with Prevention First Dental, I can get a crown and a root canal and still see my dentist twice a year for routine exams."

Nearly 21 million Americans have been diagnosed with diabetes¹. It's no wonder that this disease has been termed our country's biggest epidemic. Of even greater concern is that nearly three times that number – an estimated 57 million people have a condition called prediabetes¹. A significant percentage of these people will develop Type 2 diabetes within 10 years.²

The good news is, regular dental visits may provide an early alert to dental plan enrollees that they should be concerned about developing diabetes. Individuals with dental benefits are more likely to visit the dentist than those without.³

People with diabetes are more susceptible to gum disease. Recent studies have revealed that periodontal disease can actually influence prediabetes and contribute to the progression of diabetes.²

While research affirms the importance of taking good care of teeth and gums, it also underscores the role that oral health care providers can have in early detection of serious systemic diseases.

Preventing dental problems before they become more serious will result in less time lost at work. Employed adults lose more than 164 million hours of work each year due to dental disease or dental visits.⁴

Following are reasons for enrollees to keep regular checkups on their calendar, even if they take good care of their teeth.

- Dental professionals use dental exams to screen for oral cancers and other health issues that can be difficult to spot. More than 120 diseases⁵ can present with specific signs and symptoms in and around the mouth and jaw. Additionally, during exams, dental professionals can spot symptoms that could indicate serious health problems elsewhere in the body.
- Checkups allow dentists to keep abreast of enrollees' health. A dentist can recommend strategies to help proactively counter the negative effects that a newly diagnosed medical condition would otherwise have on their oral health.
- Preventive checkups allow dentists to identify and intervene early in dental diseases. This can reduce any physical pain, as well as the financial costs associated with more severe forms of dental diseases. If caught early, periodontal disease is easier to manage and, in some cases, reverse.

¹ American Diabetes Association

² *Journal of Periodontology*, March 2007

³ *The Long Group*, 2008

⁴ *Surgeon General's Report on Oral Health in America*, 2000

⁵ Steven L. Bricker, Robert P. Langlais, and Craig S. Miller, *Oral Diagnosis, Oral Medicine and Treatment Planning* (Philadelphia: Lea & Febiger, 1994)

Plan enrollees who see a dentist regularly, will be more likely to discover potential systemic diseases early, saving time and money.



Rod Henningsen

After almost 30 years in the insurance industry, Rod Henningsen—President and CEO of Beta Health—has developed a solid understanding of employee benefits. Lately, he has noticed a shift in the insurance environment. These days, the majority of an employer's benefit contributions must be applied toward medical premiums.

But where does that leave dental?

“Actually,” said Henningsen, “dental provides brokers a great opportunity to add value to their clients' total benefit packages.”

Rod views the transformation of the employee benefits playing field as an opportunity. There is a chance to develop products tailored to meet the challenges many groups face.

“When I started in the business, most employers paid 100% for the employee and family,” he reflected. “Now, they are lucky to pay half of the cost of the employee-only medical plan.”

According to Henningsen, the Delta Dental Patient Direct® option is a strong tool that brokers can utilize. Patient Direct® helps reduce a group's contribution toward dental. At the same time, it provides employees more choice in benefits.

“Employers are definitely looking for long-term, futuristic products that offer their employees choice, as well as premium flexibility. The Patient Direct® plan offered along side of the Delta Dental PPOSM plan satisfies this need,” he commented.

Henningsen is very aware that brokers are looking for innovative ways to cope with the surge in premiums. Presenting additional product options is an effective way for brokers to add value, in spite of sharply rising healthcare costs.

“It makes sense that brokers are frustrated by healthcare premiums that increase exponentially year after year,” he said. “By offering Patient Direct® as well as a traditional Delta Dental plan, brokers are able to widen the scope of dental offerings.”

Brokers who offer Patient Direct® in combination with Delta Dental PPOSM plans meet today's employee benefit challenges head-on. They're able to provide innovative solutions for employers who are struggling to manage mounting healthcare costs.

“Groups can cut their contributions (and put more towards medical), while expanding their dental offerings. It is a win-win situation.”

Delta Dental for Individuals & Families

In July 2008, Delta Dental announced a dental program for individuals who do not have access to dental insurance. Since the rollout, we have enrolled more than 1,500 primary members and a total of over 2,800 members.

Historically, dental insurance has been available only for those with employer-sponsored insurance plans. Delta Dental for Individuals and Families offers three options:

1. Patient Direct® — a discount plan;
2. PPO Direct — a PPO plan where members receive treatment from ONLY PPO dentists; and
3. PPO Plus Direct — a different PPO plan where members can receive treatment from any dentist they choose (dentists are reimbursed from the PPO fee schedule).

Delta Dental of Colorado is pleased to be able to offer dental insurance to a whole new market segment: individuals and families. Monthly premiums range from \$14.25 to \$36.00.

Visit us online for details,
<http://individual.deltadentalco.com>.



Delta Dental's Networks Keep Growing!

Delta Dental of Colorado welcomes the following new dentists to its network (*specialties are noted when applicable*):

PREM = Dentists who have recently joined the Delta Dental Premier® network.

PPO = Dentists who have recently joined the Delta Dental PPO network.

PREM/PPO = Dentists who have recently joined the Delta Dental Premier® and Delta Dental PPO networks.

Arvada

Dr. Noah Ariola-Tirella Prem/PPO
 Dr. Kevin Cahoon Prem
 Dr. Rossynet Jimenez Prem/PPO
 Dr. Stephen Taylor PPO
 Dr. Scott Tidwell PPO

Aurora

Dr. Darren Bennett Prem/PPO
 Dr. Dallas Brimhall PPO
 Dr. Brandy Burgess (Ortho) Prem/PPO
 Dr. Sheryl Clear Prem
 Dr. Kristina Harvan Prem/PPO
 Dr. Wade Hirshman Prem/PPO
 Dr. Jamin Houser PPO
 Dr. Traver Maxwell Prem/PPO
 Dr. Bill Miller (Ortho) PPO
 Dr. Brian Ozenbaugh Prem/PPO

Boulder

Dr. Dyeus Chung (Perio) Prem
 Dr. Christopher Frederick Prem/PPO
 Dr. Clayton Harper (Oral) Prem/PPO

Breckenridge

Dr. Sabrina Goff Prem/PPO

Broomfield

Dr. Dawne Adams Prem/PPO

Burlington

Dr. Brandt Jones PPO

Carbondale

Dr. Mark Cook Prem

Castle Rock

Dr. Noah Ariola-Tirella Prem/PPO
 Dr. Jamin Houser PPO
 Dr. Brandt Jones PPO
 Dr. Sara Logan Prem/PPO
 Dr. Theodore Struhs (Ortho) Prem/PPO

Centennial

Dr. Margarita Aleksanyan Prem/PPO
 Dr. Brittany Bevis PPO
 Dr. Mark Cassidy (Ortho) PPO
 Dr. Michael Franquemont PPO
 Dr. Sara Logan PPO
 Dr. Timothy Masterson PPO
 Dr. Yolanda Short Prem/PPO

Colorado Springs

Dr. Larry Adams Prem
 Dr. John Bailey (Ortho) PPO
 Dr. Michael Beasley PPO
 Dr. Chiyion Choe Prem/PPO
 Dr. Kristi Davies Prem/PPO
 Dr. Robert Drury Prem/PPO
 Dr. Mark George Prem/PPO
 Dr. Ruxandra Georgescu Prem
 Dr. Steven Gould Prem/PPO
 Dr. Daniel Kingsford Prem/PPO
 Dr. Tara Khalil Prem/PPO
 Dr. Christopher Lontas PPO
 Dr. Jon Matthes PPO
 Dr. Navid Rahimpour PPO

Cheyenne Wells

Dr. Paul Yoon Prem

Commerce City

Dr. Homer Warner Prem/PPO
 Dr. Nicolas Porter Prem/PPO

Denver

Dr. Kathleen Baltz (Endo) Prem/PPO
 Dr. Richard Barecki Prem/PPO
 Dr. David Koo Prem/PPO
 Dr. Yun Kyoung Kwon Prem/PPO
 Dr. Kareen McIntosh Prem/PPO
 Dr. Bill Miller (Ortho) PPO
 Dr. Santiago Moncayo Prem/PPO
 Dr. Justin Owens (Ortho) Prem/PPO

Englewood

Dr. Sheila Hartle Prem/PPO

Estes Park

Dr. Gregg Peterson (Oral) PPO

Fairplay

Dr. Arthur Langereis Prem

Falcon

Dr. Kristi Davies Prem/PPO
 Dr. Jamin Houser PPO
 Dr. Kraig Kenny Prem/PPO
 Dr. John Waite PPO

Firestone

Dr. Renee Shepherd Prem/PPO

Fort Collins

Dr. Jeffrey Kramer Prem/PPO
 Dr. Jennifer Merritt (Perio) Prem/PPO
 Dr. Laura Milnor (Ortho) PPO

Fountain

Dr. Eric Mediavilla PPO

Glenwood Springs

Dr. Christopher Beal Prem/PPO
 Dr. Jay Heim Prem
 Dr. Corey Johnson Prem
 Dr. Paul Pantleo Prem/PPO

Grand Junction

Dr. Matthew Bryner Prem/PPO
 Dr. Derek Lowe Prem
 Dr. Scott Stoddard Prem/PPO

Greeley

Dr. Rabi Altatri Prem/PPO

Greenwood Village

Dr. Thomas Hein Prem
 Dr. Kathleen Baltz (Endo) Prem/PPO

Haxtun

Dr. Steven Blohm Prem/PPO

Highlands Ranch

Dr. William McNeely PPO

Lakewood

Dr. Nolan Brotherton PPO
 Dr. Brain Furgason PPO
 Dr. Kristina Harvan Prem/PPO
 Dr. Drew Richards Prem

Lamar

Dr. Paul Yoon Prem

Leadville

Dr. Sabrina Goff Prem/PPO

Limon

Dr. David Thurman PPO

Littleton

Dr. Robert Deloian Prem
 Dr. Michael Franquemont PPO
 Dr. Larry Gitlin PPO

Lone Tree

Dr. Sandra Ambida PPO

Longmont

Dr. Stephen Sidwell Prem/PPO

Louisville

Dr. Joseph Bentley Prem/PPO
 Dr. Douglas Duey Prem/PPO
 Dr. Abraham Miller Prem/PPO
 Dr. Stephen Spencer Prem/PPO

Montrose

Dr. Kenneth Cory PPO
 Dr. Kenneth Knott Prem
 Dr. Derren Tippetts (Pedo) Prem

Monument

Dr. Victoria Driskill Prem/PPO
 Dr. Joshua Smith Prem/PPO

Parker

Dr. Kathleen Cortese Prem
 Dr. Yun Kyoung Kwon Prem/PPO

Peyton

Dr. Chad Murdock Prem/PPO

Pueblo

Dr. Prathima Rasamsetty Prem/PPO
 Dr. Reginald Westphal (Endo) PPO

Sheridan

Dr. Wade Hirshman Prem/PPO

Sterling

Dr. Randall Jones Prem/PPO

Steamboat Springs

Dr. John Lupori (Oral) Prem/PPO

Strasburg

Dr. David Thurman PPO

Thornton

Dr. Andre Gillespie Prem/PPO
 Dr. Martin Gossenauer III Prem/PPO

Trinidad

Dr. Amy Polk Prem

Wheat Ridge

Dr. Anastasia Dodson Prem/PPO

Windsor

Dr. Michael Bruhin PPO

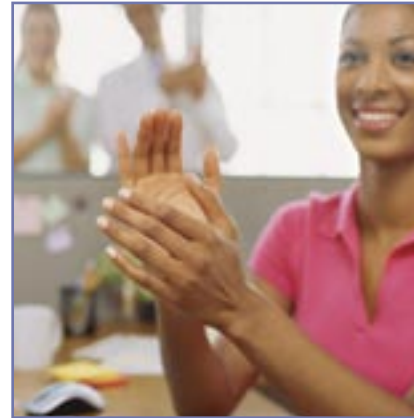
Fast Facts

Delta Dental's Buy-Up Option *Giving Customer's More Choice and Flexibility*

At Delta Dental, we know you have a choice in the dental carrier you select. We retain customers year-after-year by providing excellent customer service and the largest network of dentists in the state. But we also provide choice within our dental plans.

The Buy-up Option from Delta Dental of Colorado allows employer-paid groups more flexibility in the dental plan they choose. With the Buy-up Option, the employer provides a "base" dental plan for employees, but gives them the option to "buy-up" additional annual benefit maximums. Employees who elect the Buy-up Option supplement the employer-paid portion of the premium.

Delta Dental of Colorado is pleased to be able to offer dental plans that work for more people, by providing greater choice in dental coverage.



We Value Your Opinion

This newsletter is meant to be an informative and useful publication for brokers and employer group administrators. If there are any topics that you'd like us to include, please let us know. E-mail your ideas, suggestions and any comments to the Delta Dental editorial team at accessnewsletter@ddpco.com.



Did You Know?

Delta Dental is a network of 39 independent dental service organizations that conduct business in all 50 states, the District of Columbia and Puerto Rico. These service organizations are all members of the Delta Dental Plans Association (DDPA); whose mission is to help improve the overall oral health of the nation by making dental care more available and affordable to the public through the expansion of dental benefit programs. This mission is accomplished through the members' partnerships with their dentists and customers, resulting in real solutions to oral health care, with a focus on prevention.

Board of Trustees Elects New Chair

Cynthia A. Evans

Cynthia A. Evans, an executive professor of management at the Monfort College of Business at the University of Northern Colorado, was elected chair of the board at the annual meeting in January. Ms. Evans opened the meeting with the following remarks:



The opportunity to serve the mission of improved oral health as a trustee of Delta Dental was a great honor, and that certainly would have been enough. For the past four years, it has become clear to me that Delta Dental, its employees and its board, are devoted to and are passionate about finding ways to advance that mission—to see to it that more Coloradans find their way to a dental home. AND that those who already have insurance receive the best possible care from the best network of dental providers. I am honored to take over as chair. I pledge to work with the board and the company's leadership to keep the company moving in the right direction.

We will have to wade through these tough times, just like any other company, but please know that Delta Dental of Colorado is strong financially and well led. The smart businesses are the ones who will come out the other side of this crisis in a position to move forward. The smart companies find opportunity in times like these. Delta Dental will be on the “smart” path.

Staying on that path means staying focused on treating and preventing oral disease. The best model we know of to accomplish this is dental insurance. So it's imperative that we do business in a way that will keep people going to the dentist. We take that obligation

very seriously and I can tell you that the board spends most of its time on just that topic. Our mission doesn't just cover those with insurance—we owe all the citizens of Colorado our best efforts, which is why our community benefit program through the Delta Dental Foundation is so important.

I can speak for the entire board when I say we are on the case and plan to work hard on this vast responsibility. Thank you for giving us the opportunity to do so. We treat that trust with great care.



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