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# Access



## *Public Education Campaign Encourages New Mothers to Prevent Early Childhood Dental Disease*

The health of your members is always a top priority at Delta Dental of Colorado. As part of that goal, the Delta Dental of Colorado Foundation sponsors a public education program aimed at preventing early childhood dental disease.

Many pregnant women and new mothers, including those who work for you, are unaware of some important facts about infant and childhood oral health. For example:

- Oral health problems are often caused by bacteria passed to baby from mothers or other caregivers, by sharing spoons with a baby or licking a pacifier to clean it.
- Almost 7.8 million school days are missed each year in Colorado due to oral pain and infection.\*
- Almost half of Colorado's kindergarteners have had cavities or dental decay, and 32 percent of Head Start kids had untreated tooth decay.\*

- Pain and tooth loss from dental infections negatively impact a child's overall health, nutrition and early development, jaw formation and self-esteem.

By doing a few simple things, such as not sharing utensils and making baby's first dental appointment by age one, mothers and caregivers can dramatically reduce oral health problems in children and put them on course for a healthy mouth for their entire life.

Since its inception, the Delta Dental of Colorado Foundation campaign has run bi-lingual advertisements in print and on radio. It has worked with dentists, hospitals,

clinics, community organizations, and employer groups to distribute 125,000 free patient education cards about caring for baby's new teeth.

For more information about this campaign, please contact Barbara Springer, Executive Director of Delta Dental of Colorado Foundation at 720-489-4727.

(\*Source: Colorado Department of Public Health and Environment studies in 2004 and 2007, and Impact on Oral Disease on the Health of Coloradans, CDPHE 2005)

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## Printing ID Cards

Plan Administrators have the ability to print ID cards for employees through Employer Connection.

### It's as easy as 1 – 2 – 3:

1. From the “Welcome to the Employer Connection” page, click on the Member ID Cards link.
2. Enter the Subscriber ID number and hit the Search button
3. The ID Card will display on your screen in a pdf file format. Now, simply select print.

Employees may also print their own ID cards through Subscriber Connection. All it takes is two easy steps:

1. From the “Welcome to the Subscriber Connection” page click on the Print Replacement ID Cards link.
2. The ID Card will display on screen in a pdf file format. Now, simply select print.



## 2008 Annual Report

Delta Dental of Colorado's 2008 Annual Report is coming soon. Check the home page of our website this summer.

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*John Kurath*

Like the recent wildfires that have spread through southern California, today's health care costs are raging out of control. With these high costs comes public concern, including talk about change and reform. We sat down with John Kurath, a general agency representative with Warner Pacific, to get his take on the evolution of employee benefits in Colorado.

Kurath noted that employee benefits have changed a lot. "These days, employers are not able to afford the rich packages that they used to. Many employers are looking at alternative plan design as a way to keep their benefits packages competitive."

Kurath feels that now is an excellent time for brokers to re-evaluate their approach to plan design. "With the economy so slow, every dollar counts. In real estate, they say it is location, location, location. In employee benefits, it is cost, cost, cost. With double-digit increases in premiums each year, brokers could benefit from offering innovative solutions," said Kurath. One innovative approach focuses on defined contribution plan offerings.

"Defined contribution plans are a great way to help employers maintain the rich benefits that their employees are used to while empowering their employees to choose the benefits they need most," said

Kurath. "Often times, employers are able to help soften the blow of sky-rocketing medical increases by adding dental options to their defined contribution plans."

Delta Dental makes it easy for groups to offer a variety of coverage options to their employees, such as including voluntary dental plans as an elective within the defined contribution offering. "Some groups may not be able to afford employer-paid dental anymore. But that is no reason to eliminate dental from the offering. Delta Dental's voluntary plans provide a solution for groups with very limited benefit resources," he commented.

Kurath says another way brokers can add value is by offering more than one option for dental. Providing a low cost, employer-paid plan, as well as a higher cost option that employees can choose to "buy up", allows the employer to meet more of their employees' needs. Providing choice in coverage adds value and creates a win-win situation for many groups.

One thing is certain regarding employee benefits in Colorado: with health care costs blazing out of control, it is up to brokers to create solutions. The question is, how? The answer may lie with innovative plan design.

## Delta Dental offers solutions that add value!

- Delta Dental plans include Evidence Based Dentistry (EBD), which allows for additional cleanings for subscribers with certain medical conditions.
- We offer a Buy Up option for employers, which allows them to provide a "base" plan for employees, but gives the option for employees to "buy up" to a richer benefit plan.
- The Prevention First rider promotes wellness, by not counting preventive dental care against a subscriber's annual maximum. Prevention First allows subscribers to stretch their dental benefits farther.



# Resolving System Performance Issues

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## American Recovery and Reinvestment Act

On February 17, 2009, President Barack Obama signed into law the American Recovery and Reinvestment Act of 2009 (the Act). Certain provisions in the Act affect COBRA and Colorado Continuation of Coverage (CCOC) rights and responsibilities for employers, employees and insurance carriers. Additional information is located in the Employer Section of our website at [www.deltadentalco.com](http://www.deltadentalco.com).

As Robert F. Kennedy once said, “only those who dare to fail greatly can achieve greatly.”

At Delta Dental, we recognize that our recent systems upgrade was not perfect. We understand that there have been issues with system functionality that have affected you. We know that our hold times for customer service have not been great. We apologize for any inconvenience that you experienced. Every successful company has growing pains as it evolves – Delta Dental of Colorado is no exception.

Rest assured, we continue to focus our efforts on resolving system performance issues that affect all our customer groups –

subscribers, dentists, brokers and employer groups. Some of the steps we have already taken include:

- Hired and trained additional customer relations representatives
- Added more benefit information to the IVR fax back and Dentist Connection for dental offices to self-serve
- Created tutorials for subscribers, employers, and dental offices that give tips on using the Connection tools on our website.

*Thank you for your patience as we work our way through this process.*



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