

News

from Delta Dental of Michigan, Ohio, and Indiana

you can use

Fall/Winter 2008

For Customers

Delta Dental offers voluntary coverage for retirees

A lot changes at retirement. For many people, those changes can include reduced health coverage. Across the nation, many retirees must search for dental care from non-traditional resources when they lose some or all of their dental benefits. But retirement is a time when dental care is more important than ever. Poor or neglected dental health has been associated with severe medical issues such as heart disease, stroke and diabetes—diseases that often strike after retirement. And dental care needs in general can change greatly as people age.



Now you can offer your retirees benefits comparable to those they received as employees, at a reasonable cost. Delta Dental is introducing a new individual plan for retirees, with benefits designed specifically for those at retirement age. This plan lets you offer quality dental benefits on a voluntary, self-paid basis. Participants have the flexibility to select one of two plans that best suits their needs. Plans include a nationwide PPO network that reduces out-of-pocket costs for enrollees, plus the freedom to visit any licensed dentist.

For more information on how to bring this innovative Delta Dental coverage to your retirees, contact your account manager.

Our free videos help increase oral health I.Q.

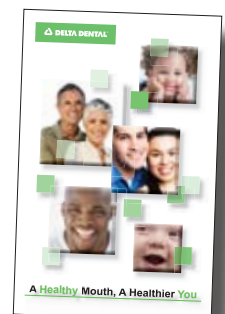
You can give the oral health I.Q. of those in your organization a boost through our new videos, which are available to you free of charge. “A Healthier Mouth, A Healthier You” is a series of short, engaging videos that provide useful information on dental health topics that affect everyone.

Led by Dr. Jed Jacobson, Delta Dental’s Chief Science Officer, the videos transform the complex science of dentistry into valuable lessons for daily living. Contemporary topics include dental emergency procedures, the link between diabetes and gum disease, children’s oral health, the oral health/overall health connection, and more.

Delta Dental has the complete series of videos available online or on a free DVD. To order “A Healthier Mouth, A Healthier You” on DVD, send your request to CorporateCommunications@deltadentalmi.com.

To watch online, visit our Web sites at:

- Michigan: www.deltadentalmi.com
- Indiana: www.deltadentalin.com
- Ohio: www.deltadentaloh.com



Recent study indicates insufficient evidence to support the use of ViziLite Plus, says BrushTest® useful in detecting oral cancer

Delta Dental is committed to the fight against oral cancer, which is why we have covered the OralCDx BrushTest®, an oral brush biopsy, as a standard benefit under our plans since 2004. ViziLite Plus, an oral cancer screening test, is not a covered benefit under our plans, and we think it is important to explain why.

The American Dental Association (ADA) awards its Seal of Acceptance to products that have proven to be both safe and effective for use in dentistry. Although Zila Pharmaceuticals, Inc., the manufacturer and marketer of ViziLite Plus, applied for the ADA Seal of Acceptance in 2004, the ADA voted unanimously to deny that application. The ADA has approved the BrushTest as a safe and effective tool for the early detection of precancerous and cancerous oral lesions. While not officially endorsing the BrushTest, the ADA has launched a marketing campaign focusing on the BrushTest, likening it to other routine diagnostic procedures such as Pap smears and colonoscopies.

In addition, a recent review of studies published in the July 2008 edition of the Journal of the American Dental Association, states that there is “insufficient evidence to support or refute the use of visually based examination”

devices, such as ViziLite. This same review of studies indicated that the BrushTest is useful in the early detection of oral cancer.¹

In short, ViziLite Plus is simply a screening tool that may help dentists locate potentially cancerous lesions in the mouth. However, it cannot be used to diagnose oral cancer. While some dental benefits carriers have elected to cover ViziLite Plus, Delta Dental has not done so due to these and other findings.

Instead, Delta Dental provides coverage for the BrushTest. The BrushTest is a scientifically proven adjunctive diagnostic procedure to detect oral cancer. Dentists use the BrushTest to detect abnormal cells that could become cancerous, and they use it to detect oral cancer in its earliest and most treatable stages. Delta Dental pays the approved percentage of the fee for both the BrushTest procedure and the laboratory analysis for covered patients.

Dentists have already performed more than 250,000 BrushTest procedures, and as a result have detected 10,000 precancers and early oral cancers. Theoretically, these detections have saved more than \$2 trillion in medical costs, as the average cost of treating advanced oral cancer is \$200,000 per patient. Early detection of oral cancer can dramatically increase the five-year survival rate—from a dismal 57 percent to 81 percent. And if abnormal cells are found and treated at the precancerous stage, oral cancer can be prevented.



¹ Patton, LL, Epstein, JB, Kerr, RA. *Adjunctive Techniques for Oral Cancer Examination and Lesion Diagnosis*. Journal of the American Dental Association, July 2008.

Delta Dental partners with medical communities to detect and defeat disease

Beginning in January 2009, many mid-Michigan dental patients will soon be getting a blood pressure screening the next time they visit their dentists.

A pilot project, spearheaded by Delta Dental of Michigan, Ingham Regional Medical Center/McLaren Health Care and the Michigan Primary Care Association, will have dentists and physicians working together more closely on detecting high blood pressure in patients.

“Many people see their dentist more often than a primary care physician so this chair-side health team concept presents a tremendous opportunity for positive change,” said Dr. Thomas J. Fleszar, D.D.S., M.S., president and chief executive officer of Delta Dental of Michigan.

At least one-third of Americans age 50 or older who have hypertension (high blood pressure) and see a dentist at least annually don’t know they have the disease, according to data from the National Health and Nutrition Examination Survey conducted by the U.S. Centers for Disease Control and Prevention. Early research indicates that gum disease and heart disease may be connected and scientists are further examining the link between oral health and its impact on cardiovascular health.

If the dentist detects a problem during the screening, he or she will recommend that the patient see his or her primary care physician or offer a referral through Ingham Regional Medical Center/McLaren Health Care and the Michigan Primary Care Association. IRMC will then conduct follow-up calls to the patients offering further health education and referral assistance.



“With chair-side screenings, dental offices will be on the frontline not only for detecting oral diseases but also for other diseases throughout the body that affect oral health and overall health,” said Dr. Jed Jacobson, D.D.S., M.S., M.P.H., senior vice president and chief science officer at Delta Dental of Michigan.

After the results of the pilot project are reviewed, the program could expand geographically and, eventually, start incorporating other “chair-side screenings” for diseases such as diabetes.

Delta Dental has stellar A.M. Best rating

Delta Dental of Michigan, Ohio, and Indiana has an A.M. Best Co. financial strength rating of A- (Excellent) and issuer credit ratings of “a-”.

A.M. Best Company is a global full-service credit rating organization dedicated to serving the financial and health

care service industries, including insurance companies, banks, hospitals and health care system providers. An A.M. Best rating is assigned after an extensive evaluation of a company’s financial strength, operating performance and market profile.



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Delta Dental will add coverage for posterior composite fillings

Delta Dental will soon introduce coverage of composite restorations on posterior (back) teeth in our dental plans. Starting January 1, 2009, this coverage will be part of our new plan designs and will be available at renewal for our current customers.

Scientific evidence supports new policy

The use of composite resin (a filling material that closely matches the natural tooth color) for repairing posterior teeth has increased significantly over the last several years. Composite materials have evolved to become as durable as amalgams (silver fillings) for many posterior fillings, demonstrating longevity and success rates that generally meet the basic requirements for filling placement and replacement. In addition, they have become popular with dental patients for cosmetic or other reasons.

The decision to include coverage of this procedure was made following an analysis by Delta Dental's Research and Data Institute. It reflects our commitment to evolving our plans as warranted based on scientific evidence.

New policy will enhance coverage of fillings

Amalgam fillings are still considered to be safe, affordable, and durable by the American Dental Association, and they will continue to be covered. The new policy simply will provide enrollees with the option to select between a composite and an amalgam filling on a posterior tooth, knowing that the coverage level will be the same in either case. Enrollees always are advised to consult with their dentist to determine the best course of treatment for their individual needs.

Letters were sent to current customers the week of October 13, 2008, announcing the availability of the benefit. Please do not hesitate to contact your account manager or the Delta Dental Customer Service department at (800) 524-0149 if you have any questions.

