

Access

Fall 2009

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Health Care Reform

As a leading advocate for oral health, Delta Dental Plans Association is taking an active role in the health care reform debate. The Association is 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.

As you know, the current tax structure, specifically of dental benefits, has improved oral health and overall health in this country. Taxing those benefits will mean a step backward in reaching the goals of health care reform.

Most of the more than 170 million Americans who enjoy dental coverage today benefit from the current tax treatment. So does the American taxpayer, who avoids paying for the costly and often preventable treatment of dental disease that occurs in emergency situations for those who don't have coverage.

If health benefits were taxed or "capped," as some in Congress propose, millions of Americans would be tempted to drop their dental coverage. This would undermine the good oral health so many Americans currently enjoy, create added barriers for those health care reform is intended to help and disrupt a system that's working well on the dental side.

Earlier this year, Delta Dental launched www.AdvanceOralHealth.com to share information, 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 access for millions of Americans.
- Dental coverage should not be neglected in the debate over how to fix health care.



The current tax structure, specifically of dental benefits, has improved oral health and overall health in this country.

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Delta Dental's New Hires

Delta Dental of Colorado has welcomed two senior account executives to its sales and marketing team. Bruce Grider and Dani Stang recently joined the company as key sales staff, focusing on large group sales in Colorado.



Bruce Grider

Bruce Grider comes to Delta Dental with over 20 years of experience in the insurance industry. Prior to Delta Dental, he worked for Humana as a large group sales executive. In his new position, Bruce will be responsible for new group sales, from 50 to 2,000 lives.

Mr. Grider earned a bachelor's degree from the University of Oklahoma, before embarking on his 20-year career in the insurance industry. He is a member of Colorado Group Insurance Association (CGIA) and has his life, property and casualty and health insurance licenses.



Dani Stang

Previously in large group sales with MetLife and UnitedHealthcare Specialty Benefits, Dani Stang brings a wealth of knowledge and skills to her new position as senior account executive with Delta Dental of Colorado.

Ms. Stang has over 15 years of sales and client management experience. She has worked in many different geographic markets including California, Colorado, Utah and New Mexico. She has experience working on both sides of the business, holding previous positions with both carriers and consulting firms.

Did you know that tooth decay is nearly 100% preventable? Parents have the power to protect their baby's health from day one. Help spread the word! Visit www.DentalHealthStartsNow.com to learn more.





Network Size: Make sure you're comparing apples to apples.

Figuring out what a carrier is *really* saying when it references the size of its network can take a little investigation on your part.

Network size is measured in many ways. Some carriers count unique licenses, some count unique office locations, while still others count “access points.” These differences can artificially inflate a network’s size, making it appear much larger than it truly is.

What’s the difference?

“**Unique licenses**” refers to the total number of individual dental licenses. This is the most accurate indicator of the network size. It is what Delta Dental uses the most to measure our networks.

“**Unique office locations**” is a helpful, but secondary indicator

of network size. Dentists who practice in multiple locations bring their expertise to a broader geographic area, but with limited availability at each location.

“**Access points**,” perhaps the most confusing indicator of network size, are arrived at by multiplying the number of unique dentists by the locations where they practice. These “access points” do not necessarily tell the whole truth, as a subscriber could still only see one dentist at one office location at one point in time.

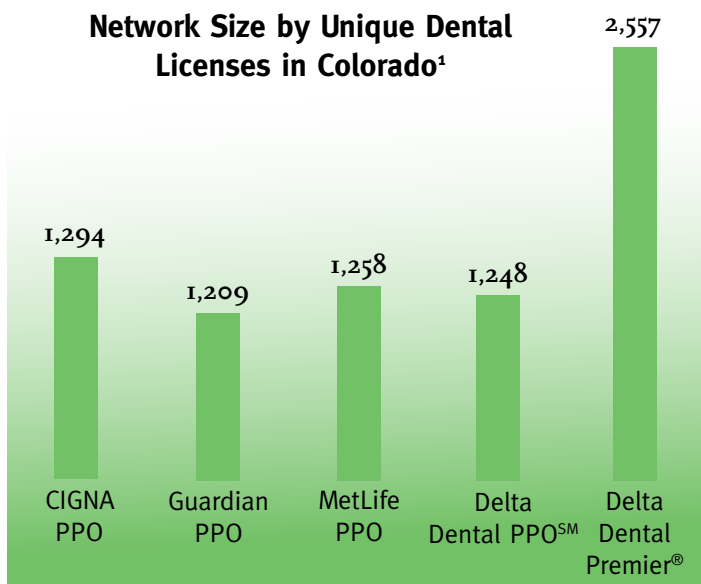
What does this mean for you?

An artificially inflated network is a hassle for you—just imagine the phone calls you will receive when employees have problems accessing participating dentists. To ensure that you’re receiving an accurate picture of a network’s true size, it’s important to understand how a carrier quantifies their network.

With the nation’s largest dental networks, Delta Dental offers access to more than 125,000 dentists (unique licenses) at more than 195,000 access points in our Delta Dental Premier® network.

In Colorado, subscribers can choose from more than 1,200 PPO providers and 2,500 Premier providers.

Delta Dental provides access to two of the nation’s largest networks of participating dentists. No other carrier can offer two layers of cost savings and balance-billing protection the way Delta Dental can.



¹ NetMinder data provided by Delta Dental Plans Association, March 2009

Employer Connection FAQs

Having trouble using Employer Connection? Check out the common issues below. You can also find answers using the Employer Connection Quick Reference Guide, located on our website at www.deltadentalco.com.

Problems logging in?

Send an email to employerconnect@ddpco.com and we will help.

Having termination date issues?

Employer Connection only accepts an end of month date.

Trouble adding a dependent?

The employee must have the correct coverage code before Employer Connection will allow dependents to be added. Please “Change Coverage” before “Adding Dependents.”

Product/Plan/Rate Issues?

In order to get the Product/Plan/Rate drop-down to populate, you must first click on the “Find Rates” button.

Delta Dental Foundation gift creates school's first philanthropic endowed chair

The Delta Dental of Colorado Foundation has pledged \$1.5 million to the University of Colorado School of Dental Medicine to create an endowed chair in Early Childhood Caries Research. Caries, also known as tooth decay or cavities, is the most common chronic disease of children aged six to 11. Caries is almost 100% preventable.

Denise Kassebaum, DDS, MS, dean of the University of Colorado Denver's School of Dental Medicine says that Delta Dental has always been one of the school's strongest supporters. She noted that the position funded by the Foundation's grant will have long-term positive impact on the fight against childhood caries.

Delta Dental is also pleased with the new partnership.

“Delta Dental of Colorado has had a strong partnership with the School of Dental Medicine for a very long time,” said Barbara Springer, vice president of administration for Delta Dental of Colorado and executive director of the Delta Dental of Colorado Foundation. “The Foundation's mission is to eradicate cavities in Colorado's children. The endowed chair will help the Dental School direct attention to the importance of this often devastating childhood disease. We are grateful to be able to partner with the Dental School in the important work they perform.”

This is the first endowed chair in the history of the University of Colorado School of Dental Medicine.



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