

EMPLOYER UPDATE



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HELPING SUBSCRIBERS GET THE MOST FROM THEIR DENTAL PLAN

In today's economy, it's important your employees get the most from their dental benefits and manage their out-of-pocket expenses. Share these tips with your employees.

The Value of Preventive Care

Dental benefit plans are better characterized as financial assistance plans than as insurance. Unlike major medical or life insurance plans, which are designed to protect against major loss, dental benefit plans provide financial assistance to encourage regular visits to the dentist, which are essential to maintaining oral health. Preventive appointments are invaluable in identifying dental problems which, if left undiagnosed and untreated, may become more serious and more costly to treat. In other words, regular checkups and cleanings promote oral health and help ensure that minor problems don't turn into major expenses.

See a Delta Dental Network Dentist

Dentists who participate in a Delta Dental network agree to accept our reimbursement rate for covered services.* This amount is usually less than the fee that would be paid for that service if purchased without Delta Dental coverage.

Network dentists contractually agree not to balance-bill subscribers. With a network dentist you won't be billed for the difference between the actual procedure charge and what the plan allows. Non-network dentists have not signed a contract to accept lower

reimbursement for services; this may lead to greater out-of-pocket costs for subscribers.

Network dentists bill Delta Dental and then we pay them directly. This means no paperwork for the subscriber.

Finally, our dental plans monitor provider fraud and abuse. Although acts of fraud and abuse seldom occur, our involvement creates effective checks-and-balances that protect and promote customers' interests.

Subscribers can find the most current list of Delta Dental network dentists through the "Dentist Search" feature at www.deltadentalne.org.

* Note: Subscribers are responsible for co-insurance, deductibles and any non-covered procedures.

Open Up and Ask the Dentist Questions

Playing an active role and asking the dentist questions about recommended procedures and oral health is important for the patient's well being and pocket-book.

- If the dentist's advice is unclear, ask for clarification.
- Ask for details about procedures, i.e., benefits, risks and alternatives to the recommended treatment.
- Ask for a pre-treatment estimate, a free service from Delta Dental. This provides an estimate of how much Delta Dental will pay and the subscriber's share of the cost – before treatment begins.

AT YOUR SERVICE

At Delta Dental of Nebraska, we appreciate your business and value the confidence you and your employees place in us. We work hard to meet your expectations and take great pride in the level of service we provide. Two fundamental areas – claims processing and customer service – are core measurements that speak volumes about our performance. We are proud to share our YTD performance statistics.

Percent of claims processed in 10 business days	99.18%
Average number of days for claims turnaround	1.41 days
Claims processing accuracy of audited claims	100%
Claims payment financial accuracy of audited claims	100%
Average phone response time	10 seconds
Percent of questions/issues resolved during first call	97.38%

Thank you for the trust you put in us. And know that we will continue to look for new and efficient ways to ensure you and your employees receive the superior service you expect and deserve.

COBRA PREMIUM SUBSIDY

Under the American Recovery and Reinvestment Act of 2009, certain individuals who are eligible for COBRA continuation health coverage, or similar coverage under state law, may receive a subsidy for 65% of the premium. These individuals are required to pay only 35% of the premium.

The subsidy applies to large group medical and dental plans covered by COBRA, federal and state government plans, and small employer plans of less than 20 full-time employees not subject to COBRA but addressed by comparable state laws. If you have any questions about whether the subsidy applies, check with the State Department of Insurance.

Learn more

For more information about eligibility, duration and how Delta Dental of Nebraska will handle payments for groups of 20 or more full-time employees and for groups of less than 20 full-time employees, please visit www.deltadentalne.org and click on the Employers link on the left side of the page.

For complete information, consult with your tax attorney, financial adviser, State Department of Insurance and/or visit www.irs.gov. In the “Search” box, enter “COBRA Health Insurance Continuation Premium Subsidy.”

GET AUTOMATED

Delta Dental makes it easy to pay your invoices. Eliminate paper checks with our Automated Clearinghouse (ACH) method.

Top reasons to switch to ACH:

- **Convenient** – save time, no manual check writing/signing process
- **Cost effective** – save cost of checks and postage
- **Good for the environment** – go green and save paper and ink

Payments are automatically deducted from your checking or savings account on a scheduled payment due date.

To sign up for ACH, complete the ACH Authorization Form on our Web site, www.deltadentalne.org. Click on Employers > Forms & Publications.

Questions? Please call our Billing and A/R Department at 1-800-906-4702.



BACK TO SCHOOL

Tooth decay (cavities) affects more children than any other chronic disease and affects their ability to learn and concentrate in school. Tooth decay occurs when bacteria found in the mouth convert sugar from foods or beverages into acid. These acids damage tooth enamel, the protective coating on the surface of the tooth.

There are simple measures such as selecting healthy foods, brushing and flossing every day and visiting the dentist regularly that can help prevent tooth decay.

- Choose healthy, well-balanced meals for the entire family; include healthy food choices for school lunches.
- Choose beverages for school lunches that are low in sugar and acid. Limit beverages that contain sugar, including soda, juice and sports drinks. These drinks contain a lot of sugar, which can cause tooth decay.
- Remind children to floss every day. Parents should supervise their children's flossing until they can demonstrate the manual hand dexterity to do it on their own. Many children cannot floss properly until about the age of 10.

- Involve children in the selection of the type of tooth brush, dental floss and fluoride toothpaste they use.

The more involved, the more likely they will form lasting oral health habits.

- Schedule regular dental checkups (frequency depends on each child's needs).
- Ask the dentist if your children would benefit from sealants, a plastic coating for the top of back teeth to help prevent decay.
- Around ages 9-10, consult with a dentist or orthodontist about if or when your children might benefit from orthodontic care (braces).
- Make sure children drink fluoridated water and use fluoride toothpaste to help prevent tooth decay. Bottled or purified water may not have enough fluoride.

For more information on this topic and other oral health issues, visit www.deltadentalne.org and click on Oral Health Information.

MICHELLE'S LAW

A new federal law was enacted that provides for continuation of dependent coverage for students who would otherwise lose eligibility under the terms of the plan because of a reduction in their full-time class status due to medical reasons or a medically necessary leave of absence from school itself.

Effective October 1, 2009, if an unmarried dependent child who was attending a postsecondary educational institution on a full-time basis and is currently covered under his/her parent's dental benefit policy becomes seriously ill or is injured, (s)he may continue to be covered. In order to remain covered, a physician must provide written documentation supporting the need for a medical leave.

Under the law, the student may remain covered under his/her parent's plan until the earlier of 12 months or until the coverage would otherwise terminate under the policy.

If an unmarried dependent child becomes disabled for an indefinite period of time, (s)he may be considered incapacitated. If the dental plan has an incapacitated

dependent provision, the subscriber can apply to continue coverage. To be eligible, the dependent:

- Must be incapable of self-support because of mental retardation or any mental or physical disability.
- Became disabled before reaching the age limit for coverage.
- Depends on the subscriber for financial support and maintenance.

In all cases, the subscriber needs to provide documentation of the illness, injury or incapacitation by completing the Disabled Dependent/Michelle's Law Application found at www.deltadentalne.org, click on Subscribers > Forms & Publications. Once the form has been completed by the subscriber and the child's physician, the employer's benefit representative will submit the necessary information to Delta Dental.

Note: Starting this fall, we will be adding this information to the back of postsecondary student status letters that are mailed to subscribers, for those groups for which we provide this service. This information is also available at www.deltadentalne.org when you click on Subscribers > Q & A.

CONTACTS AT DELTA DENTAL OF NEBRASKA

Employer Services – One number for all your post-sale questions

Delta Dental of Nebraska wants group administrators to get answers to their post-sale questions as fast as possible. That's why Employer Services, a division of our Customer Service department, is dedicated to assisting you with important issues including enrollment, billing, claims and benefits.

It's easy—Reach an expert by calling toll-free:

1-866-318-9449

At the prompt, choose:

Option 1 for Paper Enrollment

- Help completing enrollment or maintenance forms
- Help adding or deleting enrollees
- Enrollment or eligibility verification

Option 2 for Electronic and Online Enrollment

- Help with electronic enrollment files
- Help with online enrollment
- Help adding or deleting enrollees
- Enrollment or eligibility verification

Option 3 for Billing

- Billing statement reprints
- Automatic Clearinghouse (ACH) fund transfer set-up
- Bill run schedules
- Group premium payment

Option 4 for the Group Administrator Helpline

- Supply orders
- Clarification of contract benefits
- Clarification of claims
- Clarification of dentist network participation

Note: Please contact your Account Representative for escalated plan issues, renewals and rates.

EmployerUpdate is published for our group clients. Article ideas and questions from readers are welcome. **Publisher:** Delta Dental of Nebraska.
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