

# THE LINK



*The Link is a monthly newsletter published by Delta Dental of New Mexico about the role of dental insurance, and the link between oral health and overall health. Since it includes oral health news, industry news, and Delta Dental updates, it's also our link to you.*

## Confronting the Burden of Dental Disease

The Centers for Disease Control estimates that 90% of all Americans over the age of 40 have experienced tooth decay. In addition, gum disease, oral cancer, and other dental problems make it apparent that oral health issues impact almost everyone at some time in their lives.

Although Americans made about 500 million visits to dentists and an estimated \$98.6 billion was spent on dental services in 2007, many children and adults still go without affordable access to dental care, which creates burdens on individuals, their employers and the healthcare system. Dental benefits have proven to be one of the best ways to provide access to dental care because individuals with dental coverage seek care more often, and are less likely to have unmet dental needs than those without coverage.



### More Than a Healthy Mouth

Researchers are also finding associations between oral health and the incidence, diagnosis and management of other systemic conditions. Sometimes the early signs of a disease are visible to dentists. The burden oral diseases place on the population could be greatly reduced, or even eliminated, with appropriate access to dental care, a focus on oral disease prevention, and continued scientific research. *continued on page 2 ...*

### Benefit Services Representatives Available at 505-855-7111 or Toll-Free at 877-395-9420

Does the expectation of being frustrated over how to get through to someone who can actually help sometimes keep you from calling your bank, cell phone or credit card company with questions?

96% of the enrollees who call the Delta Dental Benefit Services Department reach a representative within 20 seconds of making the call — all with out having to navigate through a frustrating menu of “push one for ... push two for” type options.

If you're someone who would understand things better by making a phone call, or just someone who'd rather talk with a real person, we encourage you to call Benefit Services with questions regarding your plan benefits or the status of your claim.

Enrollees preferring access to information via their computer vs. their telephone, will discover that everything, down to the status of an individual claim, is at their fingertips by visiting [deltadentalnm.com](http://deltadentalnm.com) and clicking on Subscriber Toolkit.

Access and availability to information are ways Delta Dental is helping subscribers understand the value of employer sponsored dental benefit plans.



### Galvan Selected as Leadership Chair

Jesús Galván, DDS, Dental Director of Delta Dental of New Mexico has been named the Chairman of the Curriculum Committee for Leadership New Mexico for 2008-2009. His main role will be to oversee the committee of 15 people who select speakers and organize two-day activities for each of the six sessions planned during the next year. The sessions will be held statewide, in Santa Fe, Truth or Consequences, Las Cruces, Hobbs, Farmington and Taos. Congratulations to Dr. Galván and to all the individuals selected for participation in Leadership New Mexico!



### State of New Mexico Contract Awarded

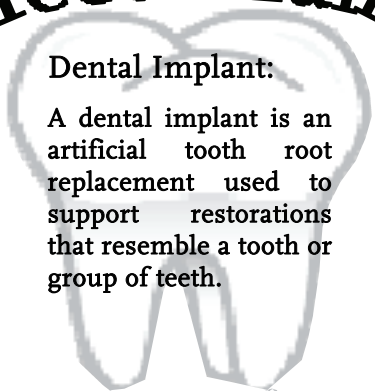
The Risk Management Division (General Services Department) of the State of New Mexico selected Delta Dental as the administrator of the state's dental plan for a second consecutive four-year period effective as of July 1st.

Delta Dental of New Mexico is proud to be able to continue to provide service to public servants and their families.

# Teeth Talk

## Dental Implant:

A dental implant is an artificial tooth root replacement used to support restorations that resemble a tooth or group of teeth.



## Claims Tip of the Month

As an optional service, patients may request a Predetermination of Benefits from their dentists. A dentist submits a treatment plan which can then be evaluated to determine, in advance, whether the service will be covered, how much Delta Dental will pay, and what the patient's portion of the treatment cost will be.

There is no cost for this service and it is especially important whenever a dentist recommends more expensive care, such as implants.

Predetermination is subject to eligibility and plan provisions at the time services are received.

## Access to Individual Health Plans Including Presbyterian and Delta Dental Coverage to be Offered Statewide!



In a second phase of a new and innovative initiative, New Mexico's largest health plan and the state's largest dental carrier will, effective July 15th, increase access to a new type of individual insurance product. Combining medical, dental, and vision coverage, the benefit design addresses members' *overall* health, mirroring the dental coverage available under the Presbyterian individual plan called PresMetro.

The new plan, called PresSolo, will be available to residents outside the greater *Albuquerque metro area*. The dental benefits, the portion of the coverage which is insured by Delta Dental, will provide coverage for one routine dental exam and cleaning each year. Members with Specified Medical Conditions will be eligible for additional cleanings and some periodontal benefits. In addition, any member who would like an increased level of dental coverage may elect PresSolo Member Option benefits which adds benefits for Restorative, Basic and Major Services.

Dental benefits will automatically be included in every PresSolo individual medical plan sold with an effective date of July 15, 2008 or after. Additional information about PresSolo is available from Presbyterian at [www.phs.org](http://www.phs.org), from the Presbyterian Individual Plan Call Center (866-8MY-PRES), or from insurance brokers appointed with Presbyterian.

## Group Plan Administration Tip of the Month

Group plan premium statements are due "as billed" and premium credits or debits which are applicable, but not yet reflected in the monthly premium being paid, are automatically applied by Delta Dental on the following month's premium statement. However, because most enrollment changes are known in the first week or so of the month, many Plan Administrators time submission of those changes to make sure they arrive before each month's premium cut-off date. Increase the likelihood that premium adjustments related to enrollment changes will appear on the next month's billing by submitting them prior to the 15th. Actual billing cut off dates from now until the end of the year are:

**August - 7/17**  
**September - 8/19**  
**October - 9/18**  
**November - 10/17**  
**December - 11/19**  
**January ('09) - 12/18**

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### Beyond the Smile

In the workplace, employers can also feel the sting of poor oral health. The U.S. Surgeon General reports that over *164 million work hours and 51 million school hours* are lost each year due to oral health issues. These figures do not account for loss of school and work hours due to other chronic problems such as diabetes, which may be linked to oral disease.

### Something to Smile About

As a not-for-profit organization, it is part of the Delta Dental mission to lessen the burden of oral disease by removing barriers that reduce the likelihood of effective prevention and treatment. For additional information on cost-effective dental benefits programs, contact your insurance Broker or a Delta Dental of New Mexico representative. ★

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