

Broker News

MARCH 2008



We've Got a New Look—and Gone Green, Too!

The redesigned *Broker News* debuts with this issue. With its new masthead and layout, *Broker News* embodies the look and spirit of our nationwide Delta Dental brand. The imagery is a reminder of our Delta Dental brand promise: We are committed to providing our partners, members and communities with the resources to promote good oral health and ultimately achieve a better quality of life. Our printed materials, publications and Web site have all been redesigned so they can deliver strong, positive and memorable brand messages.

But there's more to *Broker News*' improvements than just meets the eye. Starting with this issue, *Broker News* has gone green. Our printer, Graphic

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New Data Shows the Delta Dental System Continues Offering Largest Networks

A new report shows that the Delta Dental national PPO networks remain the largest in the nation. We have held this position for more than five decades.

The Delta Dental Premier® dental network offers more than 124,000 participating individual dentists in more than 179,000 office locations nationwide.

The Delta Dental PPO network includes more than 62,000 individual dentists in more than 102,000 office locations. Both networks represent the largest in their respective classes, with three out of every four dentists in the nation participating in one or more of our networks.

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Foundation Grants More than \$700,000 to Support Oral Health Care for the Underserved

The Delta Dental of New Jersey Foundation will donate more than \$700,000 to 19 community organizations and dental clinics throughout New Jersey and Connecticut in 2008. This is the largest annual donation ever given by the Foundation to help treat the underserved. The money will be used to fund dental clinics and subsidize dental care for underserved children and families, developmentally disabled, and senior citizen populations.

"Delta Dental is proud that in 2008 we are giving back to the community more than ever before," says Gene F. Napoliello, DDS, president of the Foundation. "Every year we fund the organizations and healthcare facilities that will best use the grants to make dental care accessible to those in need.

"This is the first time we will be partnering with Head Start programs to deliver dental care to the children in that program," says Dr. Napoliello. "We chose two programs that best demonstrated their commitment to the oral health of their students."

"I am always impressed with the dignified manner with which the clinic staff treats their patients," adds Diane Belle, Foundation Trustee and Delta Dental of New Jersey Vice President, Corporate Communications.

For more about our 2008 Foundation grants, visit our Web site at www.deltadentalnj.com and click "About Us" and the "press releases" link under "Press Kit."

Product Names Will Clarify Dental Network

We recently clarified the names of some of our dental products to make it easier for your groups' members to know which networks they have access to. The following chart shows the old name, the new name, and why we made the name change. The products themselves aren't changing—only their names. The new names will begin appearing in Benefits Connection and on documents about members' dental benefits.

Old Name	New Name	Reason for Name Change
Delta Dental PPO Point of Service Program	PPO Plus Premier	This gives members access to two dental networks—our Delta Dental PPO network and Delta Dental Premier® network.
Delta Dental PPO & Advantage Point of Service Program	PPO Plus Advantage & Premier	This gives members access to three dental networks—our Delta Dental PPO network, Advantage Program network, and Delta Dental Premier network.
Advantage and Delta Dental Premier Point of Service	Advantage Plus Premier	This gives members access to two dental networks—our Advantage Program network and our Delta Dental Premier network.

New Data Shows the Delta Dental System Continues Offering Largest Networks

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“Having the largest networks of dentists in the nation is tremendously important because it means we can deliver maximum access and freedom of choice with minimal disruption or inconvenience to our 50 million subscribers,” says Kim Volk, president and CEO of Delta Dental Plans Association. “Our networks represent a critical part of fulfilling our commitment to promoting good oral health by creating access to affordable dental care.”

The size and strength of our networks relies on a number of factors. First, the 39 independently operating member

companies that comprise our national system allow for locally based recruitment and dentist relationships, even while all part of a single, uniform nationwide network.

From everyday operations to the highest levels of management, we also employ more licensed dentists and dental professionals on staff than other dental carriers. This ensures that dentistry's needs and concerns are represented—imperative to maintaining network credibility and stability.

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In Connecticut, Delta Dental Insurance Company writes dental coverage on an insured basis and Delta Dental of New Jersey administers self-funded dental benefit programs.



Important Notice about Overage Dependents

Delta Dental recently changed the way we handle coverage of overage dependents who may still be eligible for benefits as full-time students.

Each group's bill now includes a report, if appropriate, which lists dependents whose eligibility ends in 60 days. Members also receive notification 90 days before their dependents' eligibility is due to end, reminding them to submit student documentation. We also remind members 60 and 30 days before terminating their dependent's coverage.

If coverage ends and it results in a rate code change, we automatically adjust the group's invoice.

If an overage dependent is removed and later produces student documentation,

the dependent is reinstated retroactively for up to 12 months and the group is retroactively billed.

Some groups may prefer to handle student eligibility by themselves. Those groups should notify us and we will continue to process their eligibility as it comes in.

We recently informed our groups about these changes.

For more information, please refer to the list of "Frequently Asked Billing Questions" on our Web site. Go to www.deltadentalnj.com/employers/employers.shtml and click on "Frequently Asked Billing Questions" in the "What's New" section.

Staff Spotlight: Lisa Karney

Lisa Karney logs hundreds of hours a year on the road to keep clients satisfied. Lisa, a Marketing Service Coordinator, is the go-to person for clients in Hunterdon, Mercer, Somerset and Warren counties.

"My job is to make their plan run smoothly," Lisa says. She's the first person her clients call at Delta Dental.



When they have questions, Lisa finds answers. If they have issues, she gets them resolved. If they need reports, benefit booklets or other printed materials, Lisa gets them delivered. And if they need to get word out to employees about their dental benefits, Lisa helps arrange open enrollment meetings and oral health educational programs.

"Although I might be traveling when they call, my clients know I'll respond quickly," she says.

Lisa joined Delta Dental 10 years ago. Before becoming a Marketing Service Coordinator in 2001, she worked in Customer Service. The Garden State Chapter of the International Customer Service Association named her "Customer Service Representative of the Year" in 2000.

"My goal is to make things easy and trouble-free for benefits administrators," says Lisa. "I want them to enjoy working with us so they'll keep working with us year after year."

Golf Outing Results Announced

The Seventeenth Annual Delta Dental Classic raised \$56,000 for Special Olympics New Jersey (SONJ). The Classic took place in June at Fiddler's Elbow Country Club in Bedminster, New Jersey.

Over the past 17 years the Delta Dental Classic has raised more than \$609,000 for SONJ.

SONJ helps those with mental disabilities become physically fit, productive, and respected members of society through sports training and competition.

Special thanks to all of our participants and sponsors.

The Eighteenth Annual Delta Dental Golf Classic will take place May 28, 2008. For information, please contact Jennifer Appaluccio at (973) 285-4059 or jappaluccio@deltadentalnj.com. Mark your calendar!



Brokers Rate Us #1 Over the Competition

When we asked brokers which dental carrier ranked highest in broker satisfaction, the answer was a resounding *Delta Dental*.

This was one of the findings of our 2007 Broker Survey, which asked brokers in New Jersey and Connecticut wide-ranging questions about dental carriers, products and services.

Among the findings:

- Brokers rated Delta Dental highest in broker satisfaction among nine major dental carriers in New Jersey and Connecticut.
- Brokers gave us high marks for groups of all sizes, from 10-99 lives, to those with 500 or more. More

Be Sure Your Opinion Gets Heard in 2008 Survey

Our online 2008 Broker Survey will be going out this spring. If you would like to participate, please send an e-mail to laurel@english-communications.com. Make sure your opinion is counted!

than 8 out of 10 brokers were “very satisfied,” or “satisfied” with Delta Dental for every sized group.

- Eight out of 10 brokers said the value of Delta Dental’s coverage is “above average” or “excellent.”

The survey asked brokers to rate most important attributes of a dental benefits carrier. Top attributes were network size and client satisfaction. More than nine out of 10 brokers called our network size “excellent” or “above average,” and 87% rated us “excellent” or “above average” in delivering client satisfaction.

The survey also asked brokers to share some trends about their business.

- Nearly all brokers reported that business either grew or remained the same in 2006. Most (57%) saw business grow between 1% and 24%.
- Nearly three out of four brokers have some self-insured dental groups.
- Nearly 24% of brokers book more than half their dental insurance business with Delta Dental.

The survey was conducted by English Communications, an independent research firm in Morristown, New Jersey. More than 100 brokers participated.

We’ve Got a New Look

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Concepts Printing of Bound Brook, New Jersey, uses renewable energy and sustainable materials. Its environmental printing services are certified by both the Forest Stewardship Council (FSC) and Green-e. *Broker News* is created with Green-e certified renewable energy and with paper materials derived from a well-managed, FSC-certified forest. In addition, the inks used in its offset printing process are made from environmentally-friendly soy and vegetable oils derived from crops primarily grown in the U.S.

We’re proud that *Broker News* helps protect our natural resources keeping our brand promise to you.



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