

Employer News

OCTOBER 2008



Online Eligibility Submission Available Saturdays, Too

You can submit eligibility changes online **Monday through Friday from 7 a.m. to 10 p.m., and Saturday from 7 a.m. to 1 p.m. EST.**

This secure, online tool makes it easy to enroll and terminate members; make changes, transfers, and reinstatements; and view member profiles. You can also view and print a log of the day's submissions for your files.

To submit eligibility changes online, go to **www.deltadentalnj.com**. Scroll over Employers, click "Eligibility Submissions," and log on with your group number and password. If you don't yet have a password, contact our Enrollment Department at (800) 452-9310.

Carryover MaxSM Lets Members Bank Unused Benefit Dollars for Future Care

We've introduced a new benefit option that gives group contract holders the opportunity to provide members greater flexibility and access to their dental benefits, without any first-year increase in premium.

The Carryover Max option allows members to carry over a portion of their unused standard annual maximum benefit limit into the next year—and beyond. Carryover Max is an option for all fully insured and self-insured groups in New Jersey and self-insured groups in Connecticut. There will be no first-year rate impact for fully insured groups who elect the rider.

This benefit feature enables members to save some of their benefits to cover more expensive dental procedures—such as bridges, crowns, and root canals—in later years.

We believe that the primary purpose of dental benefits is to help people maintain good oral health. Ongoing preventive care such as regular dental visits and cleanings help prevent costly and painful dental problems.

More information about Carryover Max is available at **www.deltadentalnj.com**, click "About Us" and "Products." For

more information, call our Marketing Department at (800) 624-2633 and you will be able to speak with an account executive.

How Carryover Max Works

Before members can carry over benefits, they must receive at least one cleaning or oral exam during the plan year. Then members who use less than half of their standard annual maximum can roll over 25% of the unused portion of their standard annual maximum to the next year, up to \$500, to save for future procedures.

The accumulated Carryover Max cannot exceed the member's standard annual maximum amount.

The Carryover Max Allowance is not applicable for the separate orthodontic lifetime maximum.

This benefit feature enables members to save some of their benefits to cover more expensive dental procedures—such as bridges, crowns, and root canals—in later years.

Foundation Supports Oral Health in NJ and CT

Since 1986, the Delta Dental of New Jersey Foundation, Inc., has funded research and educational projects devoted to enhancing dental health, and increasing public awareness of the benefits of good oral health. The Foundation also provides financial support to organizations that aid under-

served populations in New Jersey and Connecticut.

To date, our Foundation has awarded \$8.7 million.

For more about our Foundation, go to www.deltadentalnj.com. Click “Foundation” on the left navigation bar.

Free Flyer Tells How to Print Delta Dental ID Cards

Do your employees know they can print their Delta Dental ID cards from their computer? Get the word out with this free flyer.

- Post it on bulletin boards
- Attach it to paychecks
- E-mail it
- Post it on your intranet

The flyer contains everything members need to know to print their Delta Dental ID card.

To download it, visit our Web site at www.deltadentalnj.com. Click “Employers” and “ID Card Flyer” in the “Document Download” section.



Your Delta Dental ID card is now available... *online!*

Delta Dental doesn't require ID cards, but many dental offices ask for them anyway. Now it's as easy as 1-2-3 to get your Delta Dental ID card.

1. Go to Delta Dental's Web site at www.deltadentalnj.com and click “Members.”
2. Log on to Benefits Connection.
3. Click “Print ID Card.”

That's it! Your ID card includes your name, group number, and the Delta Dental program in which you are enrolled. You can reprint your card whenever you need, as often as you need.



Submit claims to: Delta Dental of New Jersey, Inc.
P.O. Box 222, Parsippany, NJ 07054

----- fold here -----

How to Use Your Delta Dental Program
Visit your dentist. If you do not have a dentist, you can obtain a conventional listing of participating dentists within the geographic area of your choice by calling 1-800-953-3343 or by visiting our Web site at www.deltadentalnj.com. When making your first appointment, tell your dentist that you are covered under this Delta Dental program. Give your dentist your group's name and number along with your ID number. Your appointment, if confirmed, should give your ID number.
This card is for information purposes only and is not a guarantee of coverage. For information concerning benefits, you may contact Delta Dental at 1-800-432-9335.

This feature is available to all subscribers except those enrolled in Delta Dental Patient Direct and DeltaCare. DeltaCare subscribers needing replacement cards should call DeltaCare Customer Service at (800) 722-3524.

Time to Submit Student Documentation

Do your employees have dependents who are college age and full-time students? Please remind them to submit Delta Dental's Student Documentation Verification Form. This form must be completed each fall to minimize claim processing delays. You can find it on our Web site at www.deltadentalnj.com; click “Forms” on the navigation bar on the left.

Want Quick Oral Health Information? Go Online!

Our Web site includes information on a multitude of oral health topics. Find out about:

- The link between oral health and disease
- Eating right for oral health
- Best practices for oral health
- Emergencies
- And much more!

To access articles on oral health, visit our Web site at www.deltadentalnj.com. Click “Oral Health” on the left navigation bar.

Employer News

A publication of Delta Dental of New Jersey, Inc.

Editor: Diane Belle

Comments and suggestions are welcomed and should be directed to:

Corporate Communications Dept.
Delta Dental of New Jersey, Inc.
P.O. Box 222
Parsippany, NJ 07054-0222

www.deltadentalnj.com
e-mail: smile@deltadentalnj.com

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.