

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.

SMILE! To Delta Dental and the National Head Start Association, It's Worth \$10,000

Delta Dental Plans Association, along with its 39 member companies, including Delta Dental of New Mexico has just launched the "The 10,000 Smiles Project" to collect 10,000 photos of smiling people at www.10000smilesproject.com. When the 10,000th photo is uploaded, Delta Dental Plans Association will donate \$10,000 to the National Head Start Association, its designated philanthropic partner.

"Delta Dental created this project as a fun and creative way for people to help us support the National Head Start Association and the young children it serves," says Walt Bolic, President and CEO of Delta Dental of New Mexico.



"This project takes advantage of the Internet to reach out to individuals across the U.S. and encourage them to upload smiling photos of themselves, their children, friends, family, and coworkers," adds Bolic. "And then, we hope, they will forward their personal user page to friends, family, and coworkers, so they will add their photos too and help us reach our 10,000 smile goal."

The 10,000 Smiles Project builds upon Delta Dental Plans Association's and its member companies' partnership with the National Head Start Association. In 2007, the two organizations formed a special alliance to help improve the oral health of some of the nation's youngest children at a critical time in their development. *continued on page 2...*

Nationally Renowned Speaker Visits New Mexico



Dr. Max Anderson, nationally recognized for his role related to professional and public education on operative dentistry and cariology, addressed a large group of brokers last month in Albuquerque. He focused on how dental science is providing new information that is affecting patient care, dental plan design, dental outcomes and systemic health.

Dr. Anderson is the former Dental Director of Washington Dental Service (a Delta Dental Member Company) and current President and CEO of C3 Jian, Inc. a California based biotechnology company developing targeted antimicrobial drugs.

Delta Dental Plans Association has invested millions of dollars in Dr. Anderson's research in the management of dental diseases by treating them as bacterial infections and in his analysis of insurance treatment data to identify best practices on risk adjusted populations.

Group Plan Administration Tip of the Month

Using Benefit Manager Toolkit (BMT)?

Under most Delta Dental plans, premiums are due and benefits are available to the end of the month in which employment terminates. As an example, if the last day of work is November 20th, there is coverage through November (ends at midnight on the 30th). This is especially important to understand if you are using Benefit Manager Toolkit (BMT) to administer your group's eligibility and enrollment. When an employee's coverage is terminated in BMT, benefits will no longer pay after the date entered. If, in the example above, November 20th is entered as the term date, no claims will pay after that day and a claim could be incorrectly denied. To make sure all benefits due are payable enter instead the first day of the month following the end of the month in which coverage terminates (December 1st).

With BMT, there's no need to send enrollment/change forms to Delta Dental. Plan administrators have "real time" access to eligibility and enrollment functionality. Not currently using Benefit Manager Toolkit? Call us today to find out how easy and convenient it is to use this on-line application to make your group's eligibility changes.

Benefit / Claims Tip of the Month

Baby teeth perform an important function — saving space for permanent teeth, which erupt into position as the baby teeth are lost as part of the child's normal development.

If a posterior (back) baby tooth (or milk tooth), has to be removed or is lost early, a space maintainer may be recommended to "save" the space. If the space is not preserved, the other teeth may drift. This can lead to crowding and future orthodontic problems.

Space Maintainers, which are not permanent, are removed when the permanent tooth begins to erupt.

Kinds of Space Maintainers:

Fixed Space Maintainers:

Unilateral: on one side, usually "replacing" one tooth.

Bilateral: in both sides of the mouth, usually cemented with bands on back teeth which are connected by a wire just behind the lower incisors.

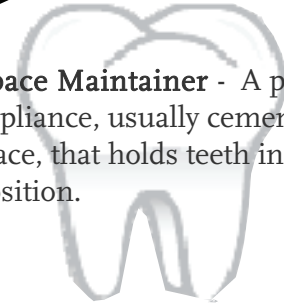
Removable:

These space maintainers are like orthodontic retainers, with part of the plastic placed in the empty space to keep teeth from drifting.

Most Delta Dental of New Mexico plans provide 100% coverage for space maintainers under the Diagnostic and Preventive care benefits. For plans with this standard Delta Dental benefit, effective January 1, 2009, the benefit is available through age 13, once per lifetime per site.

Teeth Talk

Space Maintainer - A passive appliance, usually cemented in place, that holds teeth in position.



"Smile" ... continued from page 1

Head Start helps the children of low-income families by providing early childhood development services to promote school readiness. These services, such as dental and health care, immunization, social services and a focus on parental involvement make Head Start one of the most successful pre-school programs in the country.

Delta Dental Plans Association and its member companies already support Head Start with volunteer efforts, financial donations, tools, and resources including oral health curriculum and education, supplies, screenings, and preventive care.

Ready? Set! SMILE!

Still Have Halloween Candy at Your House?

Having a few bags of leftover Halloween candy in the house can be good motivation for parents to implement a few simple oral health strategies -- ones that can help them protect their children's teeth from those treats and the holiday sweets that may be more readily available from now until the end of the year.

No matter how pretty it looks or how good it tastes in its candy "costume," sugar has long been identified by oral health experts as a major culprit behind tooth decay and cavities. If not removed by brushing or some other means, naturally occurring bacteria in the human mouth form a colorless, sticky film called plaque. Cavity-causing microorganisms within plaque feed on sugar and turn it into acid. This acid attacks tooth enamel and causes tooth decay.

- Help kids choose candy that can be eaten quickly and easily to limit the amount of time sugar is in contact with the teeth.
- Steer them away from sticky candies like sugared fruit snacks, caramels, popcorn balls and other candies that expose the teeth to sugar for long periods of time.
- Encourage children to eat a small amount of candy in one sitting followed by a glass of water or a thorough tooth brushing.

To help prevent cavities all year long, teach kids good oral health habits. Encourage them to brush at least twice a day with a fluoridated toothpaste; help them learn to floss and schedule the regular dental checkups that result in more healthy smiles.

"When you consider that each year Americans consume 142 pounds of sugar and corn sweeteners¹ and gobble up 25 pounds of candy², it further emphasizes the importance of practicing all these cavity prevention strategies year-round and not just when you're dealing with that big bag of Halloween treats," says Max Anderson, DDS, a national oral health advisor for Delta Dental Plans Association.

¹ U.S. Census Bureau 2008 Statistical Abstract

² U.S. Census Bureau's Facts for Features

