



Frequently Asked Questions about Delta Dental of New Jersey's *Oral Health Enhancement Option*

Taking care of your smile means a healthier you....

Scientific findings have shown there may be a link between the presence of periodontal disease (gum disease) and serious chronic medical conditions. While the science is still emerging, there is a general consensus that unchecked gum disease can adversely impact one's overall health.

Delta Dental of New Jersey is committed to offering benefits that contribute to the health and well-being of our members. We also believe that good oral health plays an important role in one's overall health. As part of this commitment, we are pleased to announce our new Oral Health Enhancement Option.

Below is a list of answers we have compiled to address frequently asked questions about our Oral Health Enhancement Option:

What is the *Oral Health Enhancement Option*?

This is a new option available to groups that enables eligible members who have been previously treated for periodontal (gum) disease to receive up to four dental cleanings and/or periodontal maintenance procedures per benefit period. Most plans limit these treatments to two per year. The Oral Health Enhancement Option may help those at risk of periodontal disease to better manage both their oral health and overall health.

Is the Oral Health Enhancement Option available to all groups?

The option can be added as a rider to all groups with 100-plus employees on a fully insured and self-funded basis in New Jersey, and on a self-funded basis only in Connecticut.

How much does this benefit enhancement cost on an annual basis?

For fully insured groups, adding the Oral Health Enhancement Option to the current plan will not increase the rate in the first year. Any future rate impact will be based on plan experience. For existing clients, your Account Executive can assist you in forecasting future cost impacts based on actual plan experience.

How will the change be communicated to employees?

Delta Dental can provide benefit managers with employee communication materials to communicate the Oral Health Enhancement Options. Information will also be provided to employees in their benefit booklets.

Can you guarantee that my employees' oral health will improve?

Many factors contribute to each person's oral health, including diet, lifestyle, genetics, and wellness behaviors such as brushing and flossing. It is impossible to single out the effect of any one variable. We believe that the additional cleanings and periodontal visits provided by the Oral Health Enhancement Option can help patients manage their periodontal disease, which may be beneficial from an overall health perspective. Managing periodontal disease may also reduce tooth loss, and avoid the pain and expense of tooth replacement.

We hear a lot about the oral and overall health connection. Can you explain what that means?

Oral health is one important factor in managing overall health. Scientific findings have shown an association between the presence of oral disease and chronic medical conditions. While the science is still emerging, there is general agreement that unchecked oral disease can adversely impact overall health, even resulting in death in the case of extreme untreated oral infections. As many as 120 physical illnesses—including diabetes, respiratory and vascular diseases, and oral cancers—can be detected during oral exams. For many diseases, early detection can significantly improve health outcomes.

Why should we consider adding this option?

Periodontal disease left unchecked can be costly to treat and is painful for those who suffer from it. It can lead to tooth loss, which is a major expense in the dental system. The good news is that periodontal disease often can be managed. By helping employees manage their periodontal disease, you may be helping to improve their overall health, increase your organization's productivity, and decrease absenteeism. Recent studies about dental benefits have found that every \$1 spent on prevention saves \$4 in treatment. Poor oral health can negatively impact a person's overall quality of life and productivity at work. More than 164 million work hours are lost each year due to dental problems. The Oral Health Enhancement Option helps your employees with periodontal disease manage their health and minimize the impact of the disease.

How do we identify employees who receive this benefit?

There is no work required on the part of groups. Once a group signs up, members automatically qualify if they had periodontal surgery or periodontal scaling and root planing while covered by Delta Dental within the past five years.

Many times, we will have this information on file from having processed the claims earlier (most often for existing members in current groups). For new groups not providing claims history, or for newly eligible members, proof can be provided in one of the three ways noted below:

1. Send a copy of an explanation of benefits from a prior insurance carrier that shows the most recent date(s) of periodontal surgery or periodontal scaling and root planning.
2. Send a copy of a bill from the treating dentist that clearly shows the most recent date(s) of either periodontal surgery or periodontal scaling and root planning.
3. Have the dentist complete the "Oral Health Enhancement Option Qualification Form" and fax, mail, or email the form to Delta Dental of New Jersey. (A copy of the form is provided in the exhibits section.

The Oral Health Option Qualification Form can be found **(WHERE ON THE WEB SITE?)**.

How do we ensure that only patients with previous periodontal disease receive the extra cleanings?

Our claims-processing system has been programmed to allow payment for Oral Health Enhancement Option treatments *only* for those patients who have a claim history or have submitted evidence of having periodontal surgery or periodontal scaling and root planing within the past five years. As with any dental treatment, the appropriate frequency for receiving dental cleanings or periodontal maintenance should be determined by the patient's dentist.

What does the Oral Health Enhancement Option cover?

The qualifying conditions for benefits under the Oral Health Enhancement Option are:

- A history of periodontal surgery for any or all partial or complete quadrants;
- A history of periodontal scaling and planing for any or all partial or complete quadrants;

Members meeting these conditions will be eligible to receive up to 4 dental cleanings and/or periodontal maintenance procedures (D4910) per benefit period. The benefit period is governed by the group contract and may be a calendar year or contract year. The frequency type is also governed by the group contract. For groups that provide 2 dental cleanings or periodontal maintenance procedures in 12 months, qualifying members can receive up to 4 of these procedures in any combination in 12 months. For groups providing the same procedures based on a 1 in 6 month frequency schedule, qualifying members can receive these procedures on a 2 in 6 month basis. The exams associated with any cleaning and/or periodontal maintenance procedure performed in conjunction with these additional procedures is the responsibility of the patient. Exam frequencies will remain the same as in the group contract.

The percentage payable by for the additional cleanings and periodontal maintenance procedures is the same level specified in the group's contract. (For example, if the group covers periodontal services in the basic category at 80 percent, the additional periodontal maintenance procedure will be covered with 20 percent coinsurance paid by the member.)

Everyday helpful hints to continuing good oral health

- **Brush your teeth twice a day**
- **Clean between teeth daily with floss (this helps to remove plaque and food particles)**
- **Eat a balanced diet**
- **Visit your dentist regularly**