

DELTA DENTAL OF
NORTH CAROLINAEMPLOYER
UPDATE

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Dental Benefits
Easy

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is Just a Click Away

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in the State

DENTAL COVERAGE, AN INVESTMENT WITH LONG-TERM BENEFITS

Delta Dental is committed to improving our members' oral health. Studies show that people with dental insurance visit the dentist almost twice as often as people without coverage. Regular dental care is important to long-term oral health.

Our dental plans are designed to emphasize preventive care and provide access to routine dental treatment at affordable prices. Regular check-ups often reduce the need for higher-priced treatment procedures, which saves money for groups and their employees.

Why Provide Dental Benefits?

Maintain employee productivity. When employees maintain a higher level of oral health, groups experience cost and productivity benefits. According to a report by the Surgeon General:

- Among adults, more than 164 million work hours are lost each year due to dental problems.
- 51 million school hours are missed each year due to dental-related diseases.

Protect the bottom line. Better oral health keeps employees on the job and helps maintain productivity. Studies estimate that preventive dental care, early detection and proper treatment save the United States billions of dollars annually.

Retain talented employees. Comprehensive dental benefits are a valuable incentive as part of an overall employee benefits and compensation package designed to help retain talented workers. According to a study by the National Association of Dental Plans (NADP) dental benefits are listed as a top priority, following right behind health and retirement.

Help prevent the onset of more serious and expensive oral disease. Access to timely and appropriate preventive care can have significant long-term cost savings for the individual. It's estimated that every \$1 spent on prevention in oral health care saves approximately \$8 on restorative and emergency treatment.

Better oral health maintains your employees' productivity and protects your bottom line. Encourage your employees to make the most of their dental benefits by getting regular dental check-ups and making oral health a priority. For more information, visit www.deltadentalnc.org.

OUR WEB TOOLS MAKE MANAGING DENTAL BENEFITS EASY

Through our robust Web site, www.deltadentalinc.org, you and your employees have access to a wide variety of tools that are available 24/7 at the click of a button.

- **Online enrollment*** – Groups may enter and view, in real-time, any daily additions, changes and terminations to employees' membership files, as well as view historical data for members and dependents.
- **Online billing reports*** – As Group Administrator, you can view and print billing documents securely online as soon as we generate them.
- **Claims inquiry** – Subscribers can log on to view claim status along with detailed claim information such as procedure details, deductibles and amounts paid by us.
- **Benefits inquiry** – Subscribers can view benefit level details, deductibles, annual maximums and benefits used.
- **Coverage summary** – Subscribers can verify eligibility, as well as check plan information, coverage maximums and specific dollar amounts used for the benefit year.
- **Request ID cards** – Group Administrators can order replacement ID cards.
- **Dentist search** – Subscribers can search for dentists and specialists in their plan by location, dentist name or clinic name.

* Read full articles for more details.

ONLINE ENROLLMENT IS JUST A CLICK AWAY

Take advantage of Delta Dental's online enrollment tool. The tool is designed to assist group administrators with daily maintenance of membership data. Once membership changes are completed online, information can be viewed and a report can be printed. Our online enrollment capabilities include:

Subscriber Search

- Perform a general subscriber search by name or subscriber ID
- Sort search results

Subscriber Changes

- Add, update or terminate a subscriber
- Change a coverage type
- Transfer a subscriber into a new group or sub-group
- Reinstate coverage
- Modify coverage effective and termination dates

Dependent Updates (Dependent Reported Groups Only)

- Add, update or terminate a dependent
- Reinstate coverage

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Reports

- Print a transaction report
- View historical coverage

Replacement ID Cards

- Order replacement ID cards (when original ID cards have been lost)

Sign Up Today!

Simply complete and submit the Online Enrollment User Request Form available at www.deltadentalinc.org, click on Employers / Forms & Publications; or ask for a form by contacting Employer Services 1-866-933-7630, Option 2.

BILLING REPORTS MADE EASY

Our Billing Reports Online tool gives groups the ability to view and print applicable billing documents (invoices, statements, subscriber listing reports and claims detail reports) securely online as soon as they are generated.

Highlights of this online feature:

- It's free of charge and easy to use.
- It's secure; you'll get a username and password.
- The same billing information you now receive as a hard copy is available online.
- Subscriber lists are available as electronic data files for all fully insured and self-insured groups. In addition, claim detail reports are available as data files for self-insured groups. The data file, which is easily imported into Excel, is helpful for performing analysis or comparisons of subscribers and claims.
- Your account will include billing reports for the current period as well as for the previous three periods.
- You have access to your reports the same day we produce them. Reports are no longer delayed by the mail.
- An email notification will be sent to you when new documents are available on the Web site.

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WORLD-CLASS CUSTOMER SERVICE

When it comes to service, we define ourselves by the contacts we make every day with our groups and subscribers. Our goal is to be accessible, available and accurate.

With this goal in mind, we now have five Spanish-speaking customer service representatives to assist your Spanish-speaking employees.

“We want all our customers to get the answers they need in a timely manner, said Marv Odell, Vice President of Customer Service. “Our Spanish-speaking representatives are available from Monday – Friday, 8:30 a.m. to 6:00 p.m. EST, and with five on staff, your groups are assured of prompt service. They have over 12 years of dental benefits customer service experience among them, ensuring your employees will get accurate and quick responses to even the most complex questions.”

We’re also proud of our reliable, consistent performance. It’s the primary reason that more than 98 percent of our individually rated groups remain with us year after year.

- Our Customer Service representatives’ average phone response time for subscriber calls is 15 seconds. Over 97% of questions are resolved with the first call.
- Our average claim turnaround is just 1.84 days, with a financial accuracy for claims paid of 99.88%.

While our results may be impressive, know that we are continually challenging ourselves and raising the bar. Thank you for your business, and we look forward to serving you in 2009.



**YOUR SPANISH-SPEAKING
EMPLOYEES CAN CALL TOLL-FREE
1-800-662-8856 AND PRESS 2
FOR A SPANISH-SPEAKING CUSTOMER
SERVICE REPRESENTATIVE.**

LARGEST NETWORK IN THE STATE

With over 60% of North Carolina licensed dentists, the Delta Dental Premier® network is the largest dental network in the state. In fact, our network is about three times the size of any other network in the state.

Seeing a network dentist means savings for your employees! Our contracts with dentists ensure that patients who receive services from Delta Dental network dentists are never balanced billed. This means network dentists cannot charge subscribers for the difference between their fees and Delta Dental’s maximum plan allowance (the amount reimbursed under the dental benefit plan). That’s real savings; it’s money in your employee’s pocket.

Start saving today! To find network dentists in your area, visit www.deltadentalinc.org, click on Dentist Search.



CONTACTS AT DELTA DENTAL OF NORTH CAROLINA

Employer Services – One number for all your post-sale questions

Delta Dental of North Carolina wants group administrators to get answers to their post-sale questions as fast as possible. That's why Employer Services, a division of our Customer Service department, is dedicated to assisting you with important issues including enrollment, billing, claims and benefits.

It's easy—Reach an expert by calling toll free:

1-866-933-7630

At the prompt, choose:

Option 1 for Paper Enrollment

- Help completing enrollment or maintenance forms
- Help adding or deleting enrollees
- Enrollment or eligibility verification

Option 2 for Electronic and Online Enrollment

- Help with electronic enrollment files
- Help with online enrollment
- Help adding or deleting enrollees
- Enrollment or eligibility verification

Option 3 for Billing

- Billing statement reprints
- Automatic Clearinghouse (ACH) fund transfer set-up
- Bill run schedules
- Group premium payment

Option 4 for the Group Administrator Helpline

- Supply orders
- Clarification of contract benefits
- Clarification of claims
- Clarification of dentist network participation

Note: Please contact your Account Representative for escalated plan issues, renewals and rates.

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