

Highlights

- Utilization data
- Importance of Preventive Care
- Reminders:
 - Right Start 4 Kids[®]
 - Special Health Care Needs
 - Prevention First
 - *Healthy Smile, Healthy You*[®]
 - Virtual dental visits available through *TeleDentistry.com*
 - Discounts on hearing aids available through Amplifon

2023 Network Utilization

 DELTA DENTAL



40.7% - PPO Network

2022: 40.8%



50.5% - Premier Network

2022: 50.4%



Most enrollees are protected by the policies in our provider contracts



91.2%

claims paid in-network

91.2% in 2022



Executive Summary - Utilization

- Members who received their preventive care in 2022 had \$207 less in costs in the 2023 plan
- 52.0% claims paid for Diagnostic & Preventive
 - 53.2% in 2022
 - BoB is 45.2%
- 26.8% of members had one cleaning, 35.7% had two or more
 - 28.2% and 33.4%, respectively, in prior period
 - BoB is 23.6% and 27.1%
- 2.3% of met or exceeded their annual max
 - 2.5% in prior period
 - BoB is 1.9%

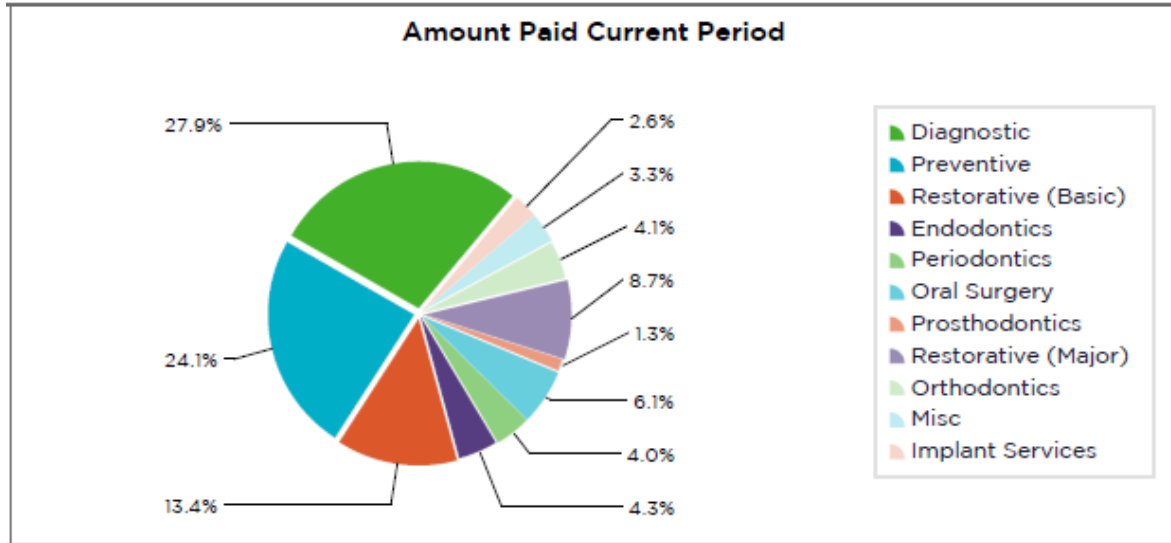
Executive Summary - Claims by Coverage Category

All coverage categories are within ~2.0% of the BoB norm, except:

- Preventive/Diagnostic +6.8%
- Orthodontics -4.0%

In 2022, all coverage categories were within ~2.0% of the BoB norm, except:

- Preventive/Diagnostic +7.9%
- Orthodontics -6.1%





Why aren't members going?

- Dental anxiety/afraid
- Cost share for work that might need to be done
- View insurance as a “safety net” to help only if they need it
- Trouble getting an appointment
- Use for children only

The Cost of No Visits

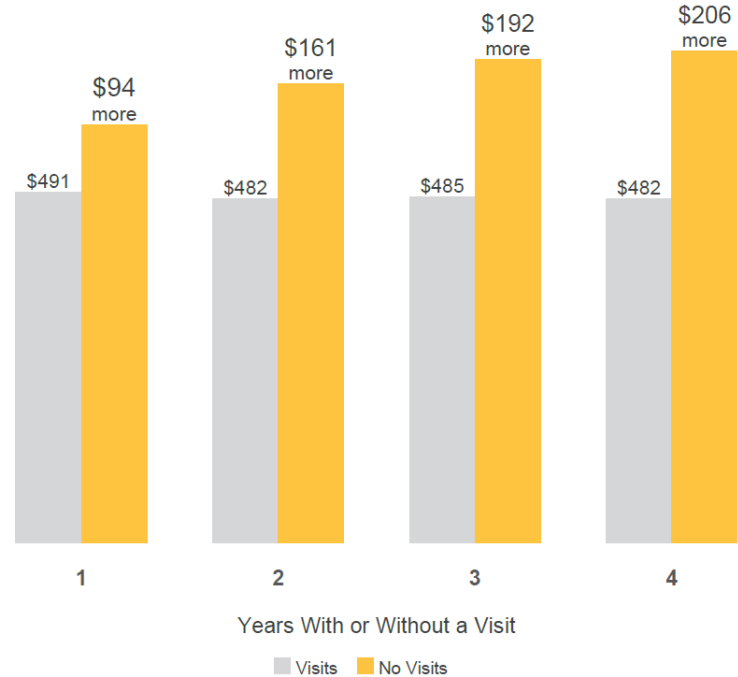
The graph below shows the average cost per member in the current year after 1 or more years of visits or no visits.

Delaying care may increase the risk of oral health problems that have been linked whole health concerns such as diabetes, heart disease and Alzheimer's disease.

This graph shows the average cost per member in the current year after one or more years of visits (grey) or no visits (yellow).

Members who delay care tend to require more expensive treatment when they finally return to the dentist.

The majority of care that members needed after 4 years of no visits was for the treatment of tooth decay and gum disease.



Included Benefits



Right Start 4 Kids[®]

- Added 1/1/2023
- For children up to age 13
- Provides 100% coverage for diagnostic and preventive services, basic, and major services, with no deductible
- The patient must visit a Delta Dental in-network dentist and the benefits are subject to the plan's limitations and maximums

Benefit Label	NON-RS4K COINSURANCE	Claimant Count	Paid Services Count	Claims Paid Amount	WITHOUT RS4K	ESTIMATED MEMBER SAVINGS
Complex Oral Surgery	80%	15	44	\$10,123.00	\$8,098.40	\$2,024.60
Diagnostic and Preventive	100%	1,151	6,802	\$260,595.40	\$260,595.40	\$0.00
Endodontics	80%	13	22	\$2,646.00	\$2,116.80	\$529.20
Restorative	80%	214	566	\$82,789.58	\$66,231.66	\$16,557.92
Simple Extractions	80%	90	186	\$20,942.60	\$16,754.08	\$4,188.52
Total		1,484	7,621	\$ 377,096.58	\$353,796.34	\$23,300.24



Special Health Care Needs benefit – added 1/1/24

Members with special health care needs may be eligible for additional services including:

- Additional exams
- Up to four hygiene visits
- Dental case management
- Sedation/anesthesia



Prevention First*

- Cleanings and preventive visits are covered at your plan's current level
- The costs for these services will not count against your annual benefit maximum
- You will always have benefits for these services, even if you have used all of your annual maximum benefit allowance

**Not included with Voluntary Plan*



Healthy Smile, Healthy You[®]

Provides additional dental benefits for:

- Pregnancy
- Diabetes
- Certain high-risk cardiac conditions
- Cancer treatment
- Weakened immune systems
- Kidney failure or dialysis

HSHY Program	Enrollment	Number of Members with additional Cleaning and/or Exam
HSHY Diabetes	22	9
HSHY Pregnancy	1	0
HSHY Weakened Immune Systems	1	0
Total	24	9
% of Total Members	0.188%	



Value Added Benefits

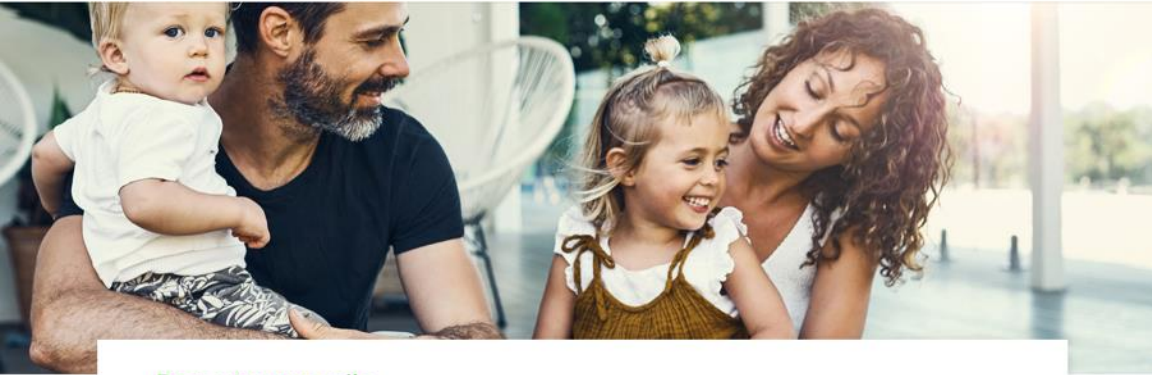
Virtual Visits

- Provides access to dentists 24/7, 365 online or over the phone
- Members can use this service if they have dental emergency and they do not have a dentist or need access to a dentist after hours/ while traveling

Amplifon Hearing Aid Discounts

- Amplifon will explain the program and facilitate a hearing exam.
- If needed, Amplifon will connect the member with a hearing provider and provide hearing aid discount – an average savings of 66%!

Member Resources



Protect your smile.

Looking for Dental Insurance?

Looking for a dental insurance plan to cover you or your family? We offer several individual and family dental plans to meet your needs.

[View our individual dental insurance plans.](#)



Delta Dental - Virtual Visits

Our Website

Visit [DeltaDentalVA.com](https://www.DeltaDentalVA.com):

Members can:

- Find a dentist
- View benefits and claims
- Download forms
- Chat with customer service
- Replace ID cards



Our Mobile App

Members can log into the free mobile app using their website login. Once logged in, you can:

- View, save and email your ID card
- Find a dentist
- Save preferred dentists for quick access
- Review claims and dental policy coverage details

Benefit Communications



Pain Management for Children

After a dental procedure, you or your child may experience some pain as part of the healing process. Some common dental procedures that may require surgery, tooth extractions and root canal therapy. Use the information provided to help safely manage pain.

DELTA DENTAL

Oral Health and Overall Health

BRAIN
Harmful bacteria in the mouth may increase the chance of blood clots.¹

HEART
Oral health can increase cardiovascular health.²

RESPIRATORY
Oral health can reduce the risk of respiratory illnesses, because bacteria in the mouth can cause pneumonia and other respiratory infections.³

DIABETES
Good oral health is important for diabetics to control the chance of heart and kidney disease.⁴

FACTS
People with gum disease progress faster and kidneys must fight.⁵

FACTS
People with gum disease are more likely to have a pre-term baby than moms without gum disease.⁶

FACTS
People with gum disease are 64% more likely to develop kidney cancer, 54% more likely to develop blood cancers, and 20% more likely to suffer from heart disease as those without gum disease.⁷

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Routine care may help you save!

DELTA DENTAL

It's estimated that more than \$45 billion is lost in productivity each year due to untreated dental disease.¹

How much does a lack of routine visits cost?
The cost of visiting the dentist often increases each year for individuals without a visit compared with those who get routine check-ups. The graph below shows the average cost per person after one or more years with or without a visit to the dentist.*

Year	With dental visits	Without dental visits
Year 1	\$627	\$815
Year 2	\$618	\$902
Year 3	\$621	\$968
Year 4	\$628	\$1,023

*Source: American Dental Association, 2018. www.ada.org

Email campaign ...

- Delta creates email template with targeted messaging
- VBA distributes to the appropriate employee population.

E-tips

- Delta's monthly newsletter for group administrators
- Includes great content for a company newsletter

Posters/flyers

- Hard copy materials sent to locations in quantity desired
- Can be customized for targeted messaging



Tooth Fairy Hideout — NEW for 2024

Help get kids interested in oral health!

- Coloring pages
- Puzzles
- Activities
- Plus resources for parents and teachers
- Scan the QR code to visit or click the link below

<https://deltadentalva.com/members/tooth-fairy-hideout>



*We create healthy smiles
through our people, access to
quality oral care and health-
related products and services.*