

FIRST IMPRESSIONS

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2009 Calendar

Please note our office will be closed the following dates:

- Thursday, November 26
- Friday, November 27
- Thursday, December 24
- Friday, December 25

First Impressions Schedule:

- February - Winter
- June - Summer
- October - Fall

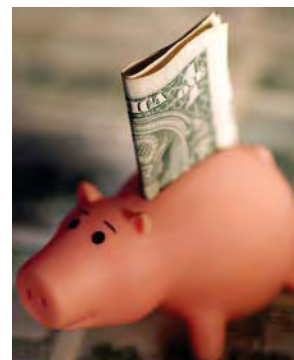
Delta Dental of Arizona (DDAZ) Provider Newsletter
Fall 2009

EFT Means Money in the Bank - Literally

Imagine life without claim checks, deposit slips, or bank lines. You can say good-bye to all those things when you sign up for Electronic funds Transfer (EFT) with Delta Dental of Arizona. With EFT, Delta Dental deposits claims payments directly into your practice's bank account. The best part, it all happens automatically, without ever having to leave your patient's side!

EFT is FREE and available to all participating dentists in Arizona, whether you submit claims by paper, electronically, or via Benefits Connection.

To sign up for EFT, visit our website at www.deltadentalaz.com. Click the link on the 'Dentists' tab on the home page, then click on the "Dentist Direct Deposit" link to download the instructions and the enrollment form.



Delta Dental of Arizona Rated A- (Excellent) by AM Best Company

A.M. Best Co. has assigned a financial strength rating of A- (Excellent) and issuer credit rating of "a-" to Arizona Dental Insurance Service, Inc. d/b/a **Delta Dental of Arizona (DDAZ)** (Glendale AZ). The assigned outlook is stable.

The ratings reflect DDAZ's position as a leading competitor in the Arizona insurance market. The company is strongly capitalized as a result of the accumulation of a consistently favorable operating earnings stream, which is demonstrated through strong risk-based capital scores. Additionally, DDAZ has no outstanding debt. The organization is focused on pricing moderation in order to temper competitive pressure. Consequently, the company's member retention rates are high, and brand identification and product loyalty have increased over the past five years.

Conversely, the majority of DDAZ's subscribers is concentrated in Arizona and comprises well over 90% of overall membership. Though favorable, the company's earnings trend decreased over the past year and is expected to remain at the reduced level in the near to intermediate term. Arizona is mostly rural and is earmarked as a preferred destination for retirees. As a result, DDAZ must work to ensure adequate distribution of dentists within its state-wide provider network and is working to build market share more quickly than its civilian labor workforce increases.



October 1, 2009
For the latest rating, access www.ambest.com

Two New Products:

1) Shared Family Maximum w/CheckUp Plus

Our Shared Family Maximum plan provides members with the dental coverage they need as well as greater control over their insurance dollars. Now family members can share dental coverage dollars in the way that most effectively meets their needs and budgets. No longer are members limited by individual maximums, but instead have a family maximum to share.

The Benefits of Sharing

The ability to pool dental benefit dollars means families no longer have to delay needed dental care because of individual dental coverage limits.

- Family members share dental coverage dollars and are not limited by individual maximums
- Provides additional care to family members that need it most
- Significantly reduces out-of-pocket expenses
- Bundled with CheckUp Plus option, routine services are covered with no impact to your Shared Family Maximum
- Lowering annual maximums allows employers to save money on their employees monthly premiums
- Plan is EASY to understand and use!

2) Patient Maximum Plan

With traditional "100/80/50" plans consumers are left not knowing what their out-of-pocket expenses are because the dentist can not always predict the reimbursement from the insurance company. However, the Patient Max Plan is based on dollars instead of co-insurance percentages when determining insurance payment and patient expense. The Patient Max Plan is an alternate reimbursement plan which shifts consumers and dentists away from co-insurance percentages and unknown out-of-pocket expenses, toward known costs and easy to understand benefit allowance dollars.

This type of plan also allows customization of benefits (down to the procedure code*) to enable employers to focus on the dental needs of their employees. This customization also enables purchasers to target a premium price point which can help meet the needs of their employer's dental plan budget.

Benefits

- Flexible plan design and cost
- Customization of benefits down to the procedure code*
- Enable purchasers to focus on the specific dental needs of their organization
- Plan designs can be created to target desired price level
- Patients know their out of pocket expenses

* For groups larger than 250 enrolled employees

Prevention of Swine Influenza A (H1N1) in the Dental Healthcare Setting

The Centers for Disease Control and Prevention provides important and up-to-date information to the public and healthcare providers on the recent outbreak of swine influenza in humans. Interim CDC Guidance for Clinicians & Public Health Professionals regarding case identification, Infection Control for Care of Patients with Confirmed or Suspected Swine Influenza A (H1N1) Virus Infection in a Healthcare Setting, mask and respirator use, and other topics pertinent to dental healthcare providers can be found by going to the main CDC swine flu Web site at <http://www.cdc.gov/swineflu/> in the section titled Guidance for Professionals. This information will be updated regularly and may change on a daily basis; check the Web site frequently.

Dental healthcare providers are urged to view the main CDC swine flu Web site for the latest updates, but Frequently Asked Questions from dental providers have been:

1. *What to do if a patient presents for routine treatment and has acute respiratory symptoms with or without fever?*
2. *What to do if a patient with acute respiratory symptoms requires urgent dental care?*
3. *What to do if staff report to work with acute respiratory symptoms?*

Overview: Prevention of Disease Transmission in the Dental Healthcare Setting

Patients with an acute respiratory illness may present for dental treatment at outpatient dental settings. The primary infection control goal is to prevent transmission of disease. Early detection of a suspected or confirmed case of swine influenza and prompt isolation from susceptible persons will reduce the risk of transmission. To prevent the transmission of respiratory infections in healthcare settings, including influenza, respiratory hygiene/cough etiquette infection control measures should be implemented at the first point of contact with a potentially infected person (<http://www.cdc.gov/flu/professionals/infectioncontrol/respygiene.htm>).

Dentist Direct Phone Numbers:

Toll free: 866-746-1834 • Local: 602-588-3982

Press 1 - Faxback of eligibility & benefit information

Press 2 - Automated claim information

Press 5 - DDS contracts/appeals - Professional Relations

Press 6 - Claims status/benefits/eligibility - Customer Service

Four Easy Ways You Can Reduce the Request for Missing Information

1) OTHER COVERAGE. Paper and electronic claims are often submitted indicating there is other insurance coverage, even when that coverage is for other than dental conditions or when you may have knowledge of cancellation of policy. Please remember to review your system to make sure all non-dental and cancelled insurance information is removed from the claim form prior to submitting to Delta Dental of AZ or to your clearinghouse.

2) TEETH PER QUADRANT. CDT nomenclature defines periodontal procedure codes 04211, 04231, 04241, 04261, 04342 as having one to three teeth or one to three contiguous teeth or tooth bounded spaces, per quadrant. Please remember to document the applicable tooth number(s) on the claim when submitting these treatment codes.

3) YOUR REQUEST TO CHANGE TREATMENT INFORMATION PREVIOUSLY SUBMITTED. A copy of the patient's treatment notes is required to complete processing of most changes to a previously submitted claim. Please remember to attach a copy of the patient's treatment notes when requesting changes to previously submitted claims. Examples of changes include but is not be limited to, name of patient, date of treatment, tooth number, surface, arch and/or quadrant, treatment not performed, different treating dentist, etc...

4) TREATMENT CODE 4910 WHEN PERIODONTAL HISTORY IS NOT IN DDAZ'S FILE. Typical claims processing of this treatment requires prior history of active periodontal therapy. The claim should document the date of the previous periodontal therapy. The submission of the periodontal charting is not an acceptable replacement for this information. Please note: If this is a new patient of record and you may not have the date of the previous therapy, you may submit a written or verbal request to allow an alternate benefit of a routine prophylaxis. When this request is received, the patient would be responsible for any cost differences.

****FAXBACK UPDATE****

When a group has benefit exceptions from our standard benefits, these exceptions will be displayed in the grey box noted under the Eligibility and Accumulations section of the fax back. See example below:

***** IMPORTANT BENEFIT INFORMATION***PLEASE READ THE FOLLOWING BENEFIT EXCEPTIONS*****

Delta Dental of AZ Foundation recognizes generous donations

Unless someone like you cares a whole awful lot, nothing is going to get better. It's not. ~ Dr. Seuss

Delta Dental of Arizona Foundation is honored to recognize the generosity of two sponsors of our fourth annual golf tournament held on May 8, 2009. As a token of appreciation for their golf flag sponsorship, we presented these two Delta Dental of Arizona network providers with their framed golf flag to proudly display in their office.

Spend a few minutes with Steven Hymovitch, DDS, MBA, CEO of Valley Endodontics & Oral Surgery, and you can't help but be touched by his passion and enthusiasm for family, community, his patients and dental practice. Dr. Hymovitch, voted "Best In Phoenix" by Phoenix Magazine in 2004, is a dedicated husband, father of five and self-proclaimed "hockey dad", who values and supports the Foundation's mission to improve oral health for uninsured and under-insured children in Arizona. Our heartfelt thanks go out to Dr. Hymovitch whose generosity is matched only by his energy and wit!



Steven Hymovitch, DDS, MBA



Richard Feldhake, DMD, his staff & Dr. Sandi Perez, V. P. of Philanthropy for Delta Dental of Arizona Foundation

Richard Feldhake, DMD has devoted most of his life to helping underserved populations so it's no surprise that he became a DDAZF donor and supporter this year. In addition to giving his time every year to provide free dental care to an undeveloped community in Helene, Honduras, a significant portion of Dr. Felhake's work is dedicated to special-needs care. While dental treatment

for adults and children with disabilities presents a whole range of obstacles for both provider and patient, Dr. Feldhake, fortified with patience and determination, has made it his mission to meet those obstacles head on.

Thank you to ALL of our providers who supported this year's golf tournament. Because of your generosity, this year's tournament raised over \$90,000 to support critical dental health programs for children in Arizona.

For more information on making a donation to the Foundation or to learn details about our 2010 golf tournament as they become available, visit www.deltadentalaz.com/foundation or call 602-588-3922.

DDAZ Welcomes Our New Groups

Cochise Women's Care & Aesthetics
 Inpatient Medical Consultants
 Mostly Books
 Yavapai County Fair Association
 Scottsdale Medical Specialist, Ltd.
 Pet Scan Arizona, LLC
 R Company/Howard Rebenstein, Ltd.
 Tri-City Accounts Management
 Stratford Trucking Service, Inc.
 Mary Fisher Productions, Inc.
 Arizona Student Association
 Blaser-McCook, LLC
 Helping Hands Home Care, LLC
 Verde Valley School
 Commercial Air, Inc.
 WESCAP Real Estate Services, Inc.
 MD Roomservice/Doctorcare, PLLC
 IHOP
 J & H Microwave & Appliance
 Hernandez-Mesquite Landscape Services
 TSS Enterprises, Inc.
 Insty-Prints
 Pongratz Orthotics & Prosthetics, Inc.
 Edmund Krasinski Jr. D.O.
 Project AMOR
 Tolleson Elementary School Dist.
 Tolleson Union High School Dist.
 Peoria Unified School Dist.
 Chandler Unified School Dist.
 Valley of the Sun United Way

Wenden Elementary School District
 Concept Builders, LLC
 Altar Valley School District
 JMW Golf, LLC
 Ruby J. Farms, LLC
 Colon & Digestive Health Specialists
 Phoenix Seminary, Inc.
 An Oasis of Healing, PLLC
 Town of Dewey/Humboldt
 Vyatek Sports, Inc.
 Schusters Performance Coach
 Voice & Data Cable Specialists, Inc.
 Kevin J. O'Brien DPM, Inc.
 Precision Delivery Systems of Arizona
 P.S. Studios, Inc.
 T & K Feeds, Inc.
 Camp Verde Sanitary District
 WAM-US Development GP, Inc.
 Pine Forest Charter School
 Global Laboratories, LLC
 D & S Drilling, Inc.
 Nothing But Net
 Worldwide Insurance Specialists
 Westtools, Inc.
 Ash Enterprises
 Felix Financial Forensics, Inc.
 Scottsdale Neurological Consultants
 Guyann Corporation

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 5656 W. Talavi Blvd.
 Glendale, AZ 85306

Individual Plan Info & Cards

Delta Dental of Arizona has been offering affordable Individual dental plans for Arizona families for the last two years. In an effort to help you inform your patients of our quality Individual dental plans, we have designed an on-line flyer and a business card with information on how to enroll and where your patients can find more information about these plans.

You should have already received your initial supply of 60 cards (50 English & 10 Spanish). The on-line flyers can be found on our website at www.deltadentalaz.com/dentist as well as a link to order more FREE Individual Plan business cards. We hope you find these tools to be a useful resource to you, your office staff and ultimately your patients.



Affordable Individual & Family Dental Insurance
 from Delta Dental of Arizona

Smile Squad

We are pleased to announce that the Delta Dental “Smile Squad™” program materials have arrived. As a part of our mission to promote good oral health, Delta Dental Plans Association developed a fast-paced card game that gives parents and children (ages 6-11) a way to have fun in the dental office waiting room while learning important oral health lessons.

Our Provider Relations staff will begin distributing one free deck of cards and one poster to each of our Premier dentists locations starting in October.

To complement the card game, Delta Dental launched a website featuring the further adventures of the “Smile Squad.” For fun, engaging and informative activities for children, please visit www.SmileSquadHQ.com.

