



 **DELTA DENTAL**[®]

✦ Healthy Oral Habits
= Healthy Seniors

✦
October 24, 2024

Our purpose

To improve health by providing access to quality care

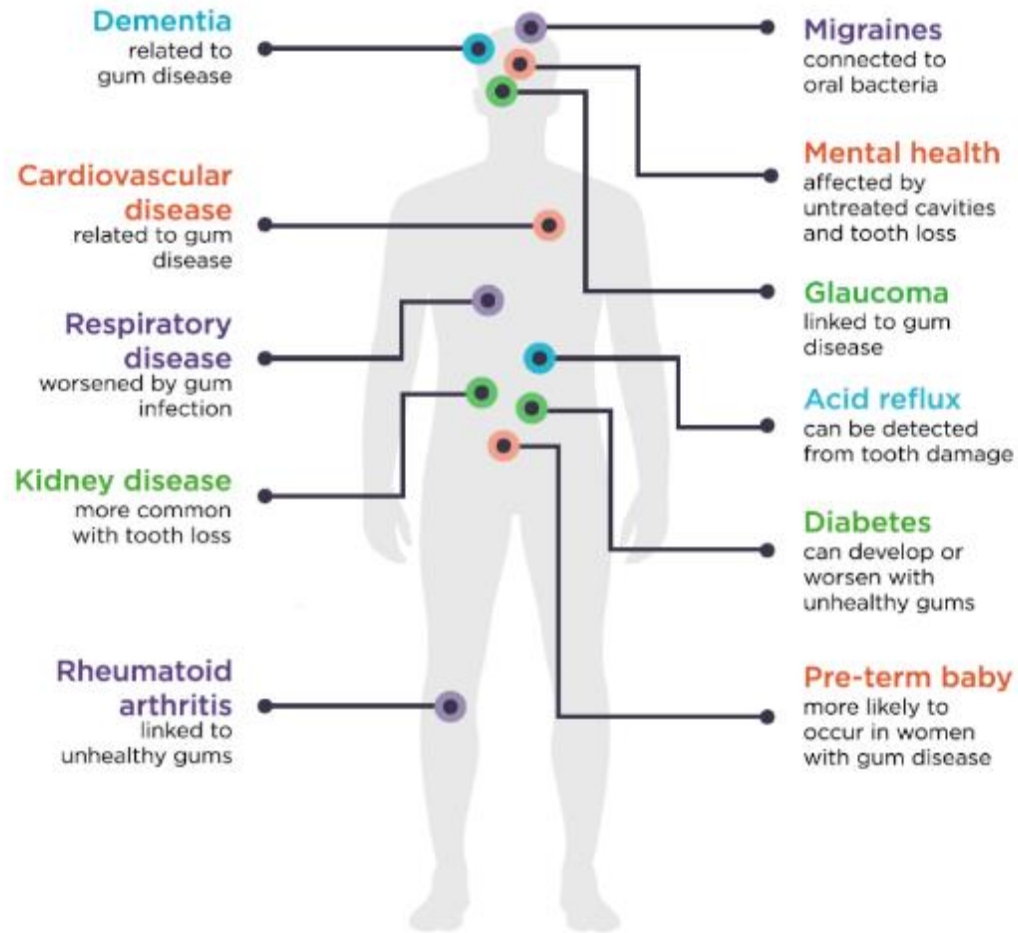


Dental care is health care

We understand the vital connection between oral health and overall health. That's why Delta Dental's purpose is to improve health by providing access to quality care.

The vital connection

Between oral and overall health



Did you know?

Nearly half of U.S. adults over the age of 30 have some form of gum disease.



Why it matters

Poor gum health can affect our overall health. Research has linked gum disease to cardiovascular disease, diabetes and stroke.

Dental risks as you age

- **Cavities** aren't just for kids
- Risk of **gum disease** increases starting age 30
- **Dry mouth** tends to affect adults age 50+
- Arthritis can cause **difficulty with brushing and flossing**



Dental care for seniors

Better oral health now than in the past

- Seniors today are keeping more natural teeth.
- Many need some replacement teeth (such as partial dentures, bridges).
- Preventive care is even more important for oral and overall health.

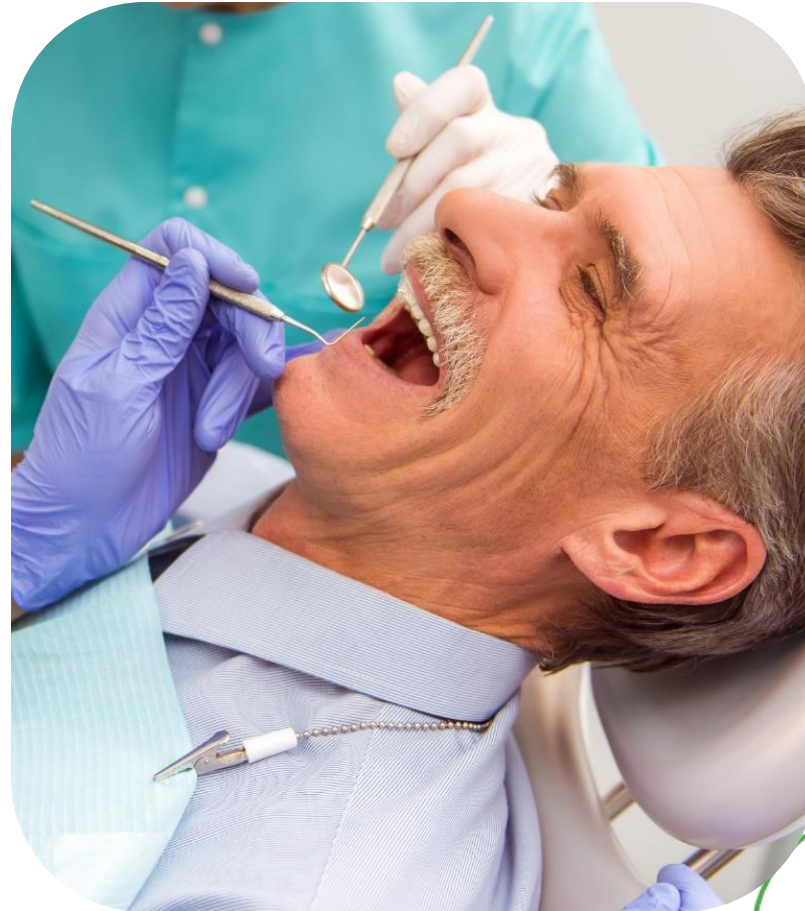


Why get a dental exam?

Identify dental problems early

Get screened for oral cancer

Catch symptoms of other diseases



Member perks

Extra features, exceptional outcomes



Virtual dentistry

Remote consultations
with a dentist

BrushSmart™

Savings on home oral
health care products

Hearing aids and LASIK

Discounts through
Amplifon and QualSight

LifePerks

Discounts on products,
services, memberships
and more

Wellness resources

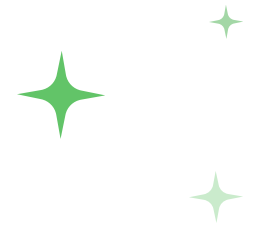
Online articles, recipes,
videos and more



Members can learn more at
www1.deltadentalins.com/memberperks

Hearing aid and LASIK discounts

Available to our members



Amplifon Hearing Health Care



62% average savings off retail hearing aid pricing



888-779-1429

QualSight



40-50% off traditional LASIK eye surgery



855-248-2020

Savings to smile about

Support a healthy lifestyle with LifePerks



Access to great discounts and offers just for being a Delta Dental member.

Special offers	
Oral health	Access discounts to help keep your oral health on track.
Health and wellness	Get whole body health deals for fitness equipment, gym memberships and more.
Lifestyle	Save big on services ranging from pet insurance, childcare and travel to financial and auto services.
Travel and entertainment	Keep the whole family entertained with discounted access to movie theaters, theme parks, and vacation planning and travel services.

Visit LifePerksML.lifemart.com to learn more and register.

BrushSmart™

An exclusive free oral wellness program



Members that sign up receive:



Immediate
access to
special offers



Unlimited
discount
redemption



Wellness
education and
resources

Sign-up is simple. Visit BrushSmart.org



Reducing bacteria

Oral hygiene recommendations

Brush twice daily with a power toothbrush

- Soft toothbrush head
- Sensitive or gentle power-brush setting
- Two minutes, quadrant tracking

Floss once daily

- String floss, pre-threaded flosser, GUM picks, water or air flosser (gentle setting)

Mouthwash or oral probiotic

- Mouthwash: Goal is to kill bad bacteria
- Oral probiotic: Goal is to promote good bacteria



Fluoride

- Should be in toothpaste or mouthwash
- Should be the final step in your routine, no food/drink for 30 minutes after

Home Care Tip: choose products that feel comfortable in your hands and gentle to your gums that have the ADA Seal of Acceptance

Improving oral pH

Dry mouth recommendations



Recommendations:

- Sip tap water or high pH bottled water throughout the day and night.
- Avoid sucking on cough drops, mints or candies.
- Try XyliMelts or saliva replacement products.
- Talk to your doctor about alternative medications if your dry mouth is medication-related.

Gum disease

Healthy gums = Healthy body

Facts about periodontal disease:

- Periodontal disease is caused by specific bacteria and is **transmissible**.
- **Risk factors** include:
 - **Age**
 - Genetics (family history)
 - Cardiovascular disease
 - Diabetes
 - Rheumatoid arthritis



- Periodontal disease is the **No. 1 cause of tooth loss** in the US
- **Half of Americans over age 30** have periodontal disease. That's 64.7 million Americans
- **Over 70%** of Americans over age 65 have periodontal disease

Diabetes correlation with gum disease

- 22% of Americans with diabetes have periodontal disease
- Diabetics with periodontal disease:
 - Have higher long-term blood sugar levels (A1c)
 - Are at a higher risk of progressing to insulin dependent diabetes
 - Have a harder time controlling their type 2 diabetes
 - Are at a higher risk of experiencing harm to eyes and kidneys, as well as heart attack or stroke

1. Eke PI, Dye BA, Wei L, et al. Prevalence of periodontitis in adults in the United States: 2009 and 2010. J Dent Res 2012;91(10):914-920.

2. Borgnakke WS, Ylöstalo PV, Taylor GW, Genco RJ. Effect of periodontal disease on diabetes: systematic review of epidemiologic observational evidence. J Clin Periodontal 2013;40(suppl 14):S135-S152.



Alzheimer's correlation with gum disease

- Diagnosis of and death related to Alzheimer's is correlated to oral infection with *P. gingivalis* (the primary bacteria in periodontal disease).
- Beta-amyloid protein plaques found in the brain of patients with Alzheimer's may be produced in response to infection with *P. gingivalis*.
- This is an identified association between the two, not a causality.

¹Beydoun M, et al. Clinical and bacterial markers of periodontitis and their association with incident all-cause and Alzheimer's disease dementia in a large national survey. *Journal of Alzheimer's Disease*. 2020;75(1):157-172. doi: 10.3233/JAD-200064.



Menopause causes changes throughout the body

Education is key to healthy aging



Menopause leads to increased risks of





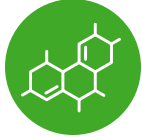
- Dry mouth
- Gum disease
- Jawbone density
- Tooth loss
- Tooth decay
- Receding gumlines



70% of women surveyed reported one of the following

- Dry mouth
- Receding gums
- Tooth sensitivity, pain or tooth decay
- Reduced saliva production
- Bleeding gums
- Altered gums
- Burning tongue

Chronic conditions affect oral health

	Condition	Potential oral health impact
	Memory loss, dementia, Alzheimer's	Less effective oral hygiene (frequency)
	Arthritis, stroke, lowered manual dexterity	Less effective oral hygiene (technique)
	Diabetes	Increase risk of periodontal disease
	Cancer	Acid erosion (vomiting) Dry mouth (from medications or radiation)
	Hormone changes	Dry mouth

Chronic conditions affect oral health

Medication group	Typically treats	Examples
Anticholinergics	Allergies, asthma, overactive bladder	Oxybutynin, Diphenhydramine, Cetirizine, Fexofenadine, Loratadine
Antidepressants, benzodiazepine, antipsychotics	Depression, anxiety, mood stabilizers	Duloxetine, Fluoxetine, Sertraline, Lorazepam, Diazepam, Haloperidol, Risperidone, Lithium
Antianginals, antiarrhythmics, beta blockers	Heart and blood pressure medications	Furosemide, Propranolol
Opioids	Pain	Norco, Percocet
Muscle relaxants	Spasticity	Tizanidine
Antiemetics	Nausea/vomiting	Promethazine

SmileWay Wellness Benefits

Enhanced coverage for higher risk enrollees

Conditions

- Lupus
- Parkinson’s disease
- Amyotrophic Lateral Sclerosis (ALS)
- Huntington’s disease
- Opioid misuse and addiction
- Cancer
- Joint replacement
- Diabetes
- Heart disease
- HIV/AIDS
- Rheumatoid arthritis
- Stroke
- Chronic kidney disease
- Sjogren’s syndrome



What are the additional benefits? When members opt in, they will receive these added benefits per calendar or contract year.

100% coverage

Deep cleaning below the gum line

One periodontal scaling and root planing procedure per quadrant (D4341 or D4342)

Four of the following (any combination) per calendar or contract year

100% coverage

Teeth cleaning – adult or child

Prophylaxis (D1110 or D1120)

Treatment for inflammation or infection

Periodontal maintenance procedure (D4910)

Plaque removal

Scaling in presence of moderate or severe gingival inflammation (D4346)

SmileWay Wellness Benefits are not included under all plans. Known as SmileWay® Enhanced Benefits in Texas.

Learn more about dental health

[Wellness Library](#)

- 100+ articles on topics from acid reflux to x-rays
- Short videos on senior dental health, common procedures and more
- Quizzes to assess your own dental risks



Network (PPO/Premier)
~Dentists/Providers

Ongoing challenges

Within the dental industry



Staffing shortages

- A 2018 task force found the US needed 152K more dental health care workers¹
- 3.75% of all hygienists have left the profession since COVID-19²
- Staffing shortages have reduced dental practice capacity by 10%, according to the ADA³



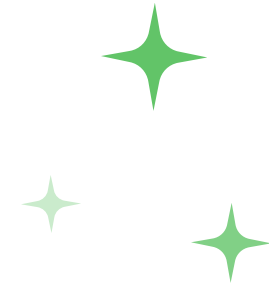
Demographics

- A rapidly increasing older population needs more care
- Increased employment levels have given people more access to dental insurance
- Increasing referrals from medical doctors to dentists



Inflation

- Since 2020, inflation has resulted in a cumulative price increase of 18.64%⁴
- Cost is cited as the top barrier to needed dental care in the US⁵
- People with insurance see the dentist more often than those without insurance (78% vs. 55%)⁶



¹"Interviewing During a Dental Hygienist Shortage: An Opportunity for Change", by Tanya L. Smith, RDH, BS -November 16, 2023, Today's RDH, ²"Retaining Your Dental Staff Through the Great Resignation", by Dr. Suzanne Ebert, VP of Operations and Customer Relations, ADA, ³"Dental Staffing Shortages: Insights, Strategies, and Implications, by Ryann Danna, October 13, 2023, HR for Health, ⁴Source: US Bureau of Labor Statistics, CPI Inflation Calculator, 12/25/23, ⁵Source: Dental Care Presents The Highest Level Of Financial Barriers, Compared To Other Types Of Health Care Services, by Marko Vujicic, Thomas Buchmueller, and Rachel Klein, Health Affairs, vol. 35, no. 12, December 2016, ⁶92% of Americans Would Consider Delaying Dental Care Because of the Cost, by: Pete Grieve, Nov 29, 2023, Money.com

Meeting the challenges

We continue to recruit network dentists

NETWORK CHANGES SINCE Jan. 1, 2024 – June 30, 2024

Delta Dental enrollees visited 2,714 Delta dentists nationwide

3 network dentists who treated ACERA retirees left the network due to Attrition

4 network dentists who treated ACERA retirees went Insurance Independent

1 network dentist who treated ACERA retirees was Involuntarily termed

2,952 newly added dentists are already treating Delta Dental members

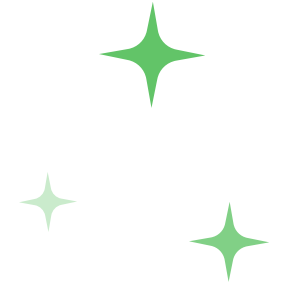
115 Delta Dental ACERA retirees & dependents have been affected by the dentist turnover

- 80 were primary enrollees
- 35 were dependents



Planning for the future

A glimpse of some of the dentist programs and initiatives we're focused on



Operational excellence

- **99.5%** of new providers onboarded in less than 45 days
- **99.9%** of claims processed within 30 days
- **92.7%** of calls answered in 30 seconds or less



Experience and retention

- Imminent termination intervention
- Provider tools enhancements
- Local, high-touch provider relations model
- Provider advisory council
- Recredentialing non-responder outreach



Compensation

- Market fee alignment
- Welcome back campaign
- Discussion on out-of-network fees
- Alternative payment models

No leased networks

Network transparency benefits your organization and your employees

Directly contracted

Delta Dental

- ✓ No leasing – contract directly with dentists
- ✓ Predictable fees/processing policies
- ✓ Fees limited to maximize savings
- ✓ Relationships deliver quality care
- ✓ True value to clients and enrollees
- ✓ Network stability/less disruption

Leased

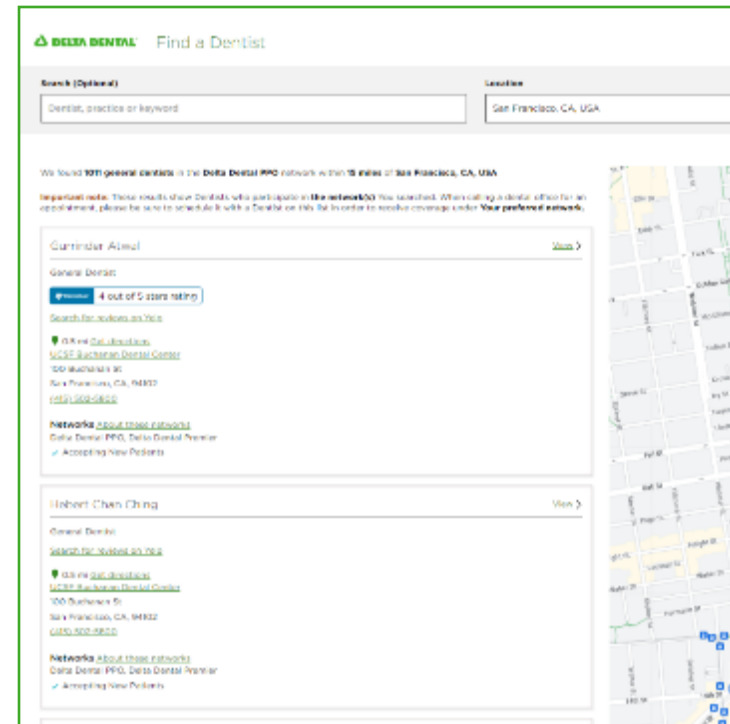
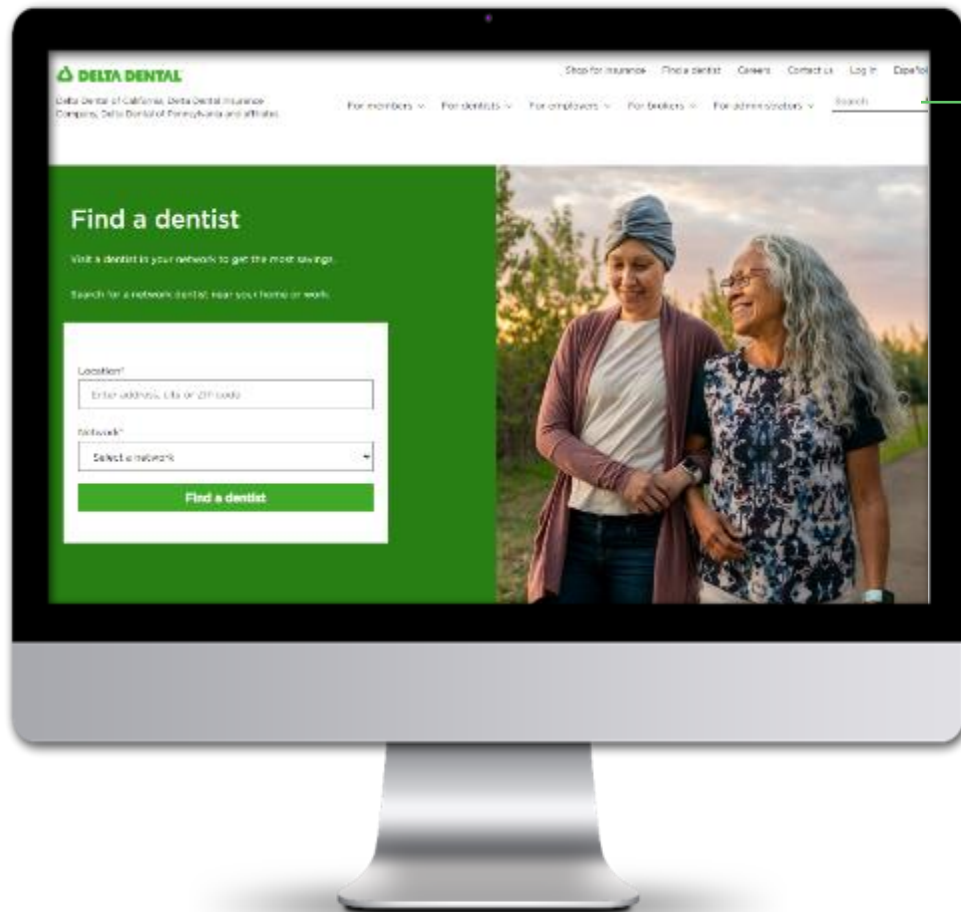
Some other carriers

- ✗ Unpredictable fees from leased networks
- ✗ No direct relationships with leased dentists
- ✗ Instability if leased network agreement is terminated
- ✗ Inaccurate provider directory listings

We make it easy to find an in-network dentist

It's easy to refer your dentist, too

Members can search for a new dentist right from the home page of our website.

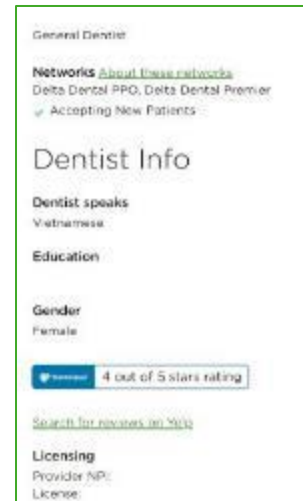


Dentist directory ratings

Delta Dental's directory features DentaQual® and Yelp

When choosing a dentist, members get the advice they need from sources they trust

- **DentaQual®** offers objective, easy-to-understand quality of care information.
- **Yelp** offers feedback about dentists from other patients.



General Dentist

Networks [about these networks](#)
Delta Dental PPO, Delta Dental Premier
✓ Accepting New Patients

Dentist Info

Dentist speaks
Vietnamese

Education

Gender
Female

4 out of 5 stars rating

[Search for reviews on Yelp](#)

Licensing
Provider NP:
License:



DentaQual Scorecard
presented by Delta Dental

TROY LEONARD GIBBONS
Dentist

DentaQual Overall Score 4 out of 5 stars rating

Comprehensiveness of Services

Quality of Care

Insurance Options

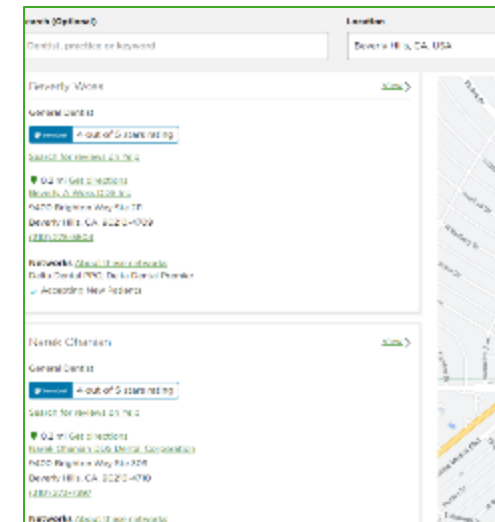
Insurance Payment Options

Public Reviews

Cost of Services

How about DeltaQual?

Delta Dental



Yelp (5p) View 0

Dentist profile or keyword Beverly Hills, CA, USA

4 out of 5 stars rating

Search for reviews on Yelp

4.2 (142) Get 2 (425) 114
Beverly Hills, CA 90004-3208, USA
14200 Regency Way, PM-7F
Beverly Hills, CA 90210-4709
1 (310) 270-3824

Networks [about these networks](#)
Delta Dental PPO, Delta Dental Premier
✓ Accepting New Patients

Public Reviews

General Dentist

4 out of 5 stars rating

Search for reviews on Yelp

4.2 (142) Get 2 (425) 114
Beverly Hills, CA 90004-3208, USA
14200 Regency Way, PM-7F
Beverly Hills, CA 90210-4709
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Networks [about these networks](#)

DentaQual[®]

Transparency is better for members



Treatment outcomes



Commitment to best practices



Treatment recommendations



Cost-effectiveness



Patient retention

DentalQual uses a familiar one- to five-star rating system across five easy to understand measures

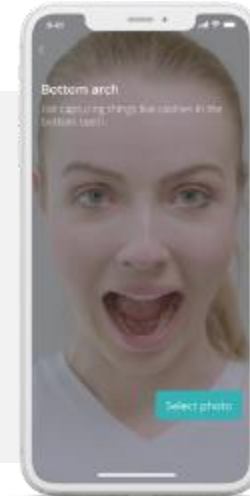
A three-star rating indicates average quality based on statistical norms for the geographic area

Virtual dentistry

Quality dental care employees need, when they need it

Photo submission

- An easy-to-use, photo-based platform
- Get answers from a Delta Dental dentist in less than 24 hours
- Ideal for a quick exam or an overall oral health evaluation



Video visit

- Schedule a face-to-face video visit from anywhere with a Delta Dental dentist
- Ideal for urgent needs, second opinions or those wanting a live video visit outside of normal office hours



Thank You!

