



Delta Dental of Missouri Names New President and CEO

Rob Goren has been named the new president and chief executive officer of Delta Dental of Missouri, which also does business in South Carolina as Delta Dental of South Carolina. Mr. Goren assumed his new role on August 7, 2015. He succeeds David Haynes, who has been with Delta Dental for the past 14 years, serving as president and CEO since 2010. In March of this year, Mr. Haynes announced his plans to resign by year's end and has since been fully committed to a thoughtful and effective period of transition.

Mr. Goren has 17 years of healthcare industry experience. He joined Delta Dental of Missouri in March 2009, where he most recently served as chief actuary and senior vice president of business development. In that capacity, he was responsible for actuarial and underwriting for Delta Dental plans in Missouri and South Carolina, while also overseeing the sales and provider relations teams in South Carolina.

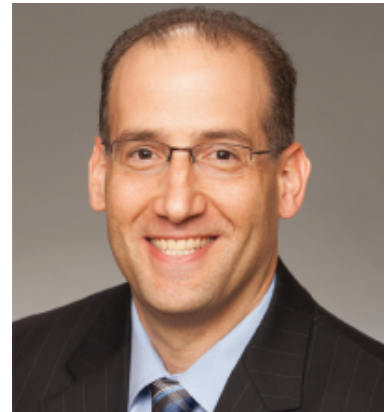
Prior to joining Delta Dental, Mr. Goren served as a director and consulting actuary at Buck Consultants in the Atlanta Health and Productivity Practice, and as vice president of actuarial and underwriting at CompBenefits Corporation, where he led the company's dental and vision actuarial and underwriting departments.

"Rob Goren is an experienced and capable leader not only in the dental and vision benefits industry, but specifically with a strong history in the Delta Dental organization," said Robert Butler, DDS, chairman of the Delta Dental of Missouri Board of Directors. "We appreciate Rob's focus on continuing our industry leadership position, as evidenced through his commitment to the company's valued relationships with our clients, brokers and consultants, and most importantly, with the dentists who participate in our networks."

Mr. Goren is a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries. He recently served on the Product Development and Industry Research committees for the Delta Dental Plans Association.

He earned a Bachelor of Arts degree in education from the University of North Carolina at Chapel Hill and a Master of Actuarial Science from Georgia State University.

Mr. Goren volunteers for the St. Louis chapters of the American Lung Association and the American Parkinson Disease Association. He lives in St. Louis with his wife and two children.



Rob Goren

Delta Dental's Director Election and Annual Membership Meeting Notice

Delta Dental of Missouri will hold its 2015 election of directors by written ballot with the election results to be announced at the Annual Membership Meeting on November 13, 2015, which begins at 3:30 p.m. Central Time. Please note the following important dates:

- **September 1** – Delta Dental of Missouri posted its Annual Meeting Notice on its website at www.DeltaDentalSC.com/Providers.
- **September 14** – Delta Dental of Missouri mailed formal notice of the Annual Membership Meeting and Board-recommended slate of director candidates to members of the corporation.
- **October 7** – As detailed in the notice, this is the deadline for members to submit nominations for directors by written petition in accordance with the bylaws.
- **On or about October 9** – Delta Dental will mail out election ballots to participating dentists. This will include the Board-recommended director candidates and any additional nominations that have been properly and timely submitted by members. The ballot will contain instructions for completing and submitting the ballot.
- **October 9 through November 6** – Votes may be cast for the director election by mail, email or facsimile during this period.
- **November 6** – This is the deadline for members to return their director ballots to BKD, LLP for the director election.
- **November 13** – The Annual Membership Meeting will be held on Friday, November 13, 2015, at 3:30 p.m. Central Time, at the Missouri Dental Association, 3340 American Avenue, Jefferson City, Missouri 65109.



Please refer to recent mailings from Delta Dental for more details. You may also see a copy of the election correspondence at www.DeltaDentalSC.com/Providers, beginning on or about October 9.

Share Valuable News with Your Office Team

Delta Dental's *StraightTalk* newsletter is written for our participating dentists' offices. Issues feature the latest industry news, tools for office efficiencies, information on policy changes, updates about Delta Dental's community benefits initiatives and a list of new employer groups that have selected Delta Dental of South Carolina for their dental benefits.

We encourage you to route this helpful information to the dentist(s), office manager(s), insurance staff, hygienist(s) and assistant(s) in your office.

Does Your Practice See Uninsured Patients?

Consider Sharing Information on Coverage Options to Help Them Get Needed Care

It's difficult to watch patients of any age having to indefinitely postpone necessary dental care because they're without insurance benefits to help complete treatment and ease pain. So, when patients without dental coverage visit your practice, you and your team may wish to share information about affordable plan options for them to consider. Coverage with Delta Dental of South Carolina's Individual and Family Plans can help your patients get preventive and comprehensive care they need at rates they can afford. These plans can be purchased through the federally-facilitated Health Insurance Marketplace at www.HealthCare.gov, or directly from Delta Dental of South Carolina at <https://Individual.DeltaDentalSC.com/>.



Q. Who is eligible to enroll in Delta Dental Individual and Family Plans?

A. The plans are available to all permanent residents of South Carolina, age 18 and older. Coverage is also available for a spouse, as well as for dependent children until the end of the month in which they turn 18.

Q. What types of dental coverage are available?

A. Delta Dental of South Carolina offers the following coverage types in our plans for individuals and families:

- Individual
- Individual and spouse
- Individual and children
- Family – individual, spouse and children

Q. Will these plans provide coverage immediately for all services for covered patients?

A. Possibly not for all services. There is no waiting period for diagnostic and preventive services under these plans. These plans have a 6-month waiting period for fillings and a 12-month waiting period for major services, including crowns, root canals, bridges, periodontal surgery and dentures. Waiting periods will be waived with proof of 12 months of continuous coverage under an insurance contract with similar dental coverage for fillings and major services that was in effect immediately preceding the covered patient's effective date for this plan.

Q. What are the advantages of a covered patient seeing a dentist who participates in the Delta Dental PPOSM Network versus a dentist who participates in the Delta Dental Premier[®] Network?

A. These plans are considered PPO plans. While enrolled in these plans, covered patients may visit any dentist anywhere in the country regardless of whether the dentist participates in one of our networks. However, patients will usually have the lowest out-of-pocket costs when receiving care from a Delta Dental PPOSM Network dentist.

Q. How does Delta Dental of South Carolina reimburse dentists for services covered by its Individual and Family Plans?

A. Delta Dental of South Carolina's Individual and Family Plans are based on a PPO plan design or on a PPO-MAC plan design. For our PPO-MAC design, Delta Dental only reimburses at the PPO level. If you are currently only participating in the Delta Dental Premier[®] Network, you will be able to collect the difference between the PPO fee and the Premier Maximum Plan Allowance from your patient.

Q. I'd like to help my patients have lower out-of-pockets costs for treatment by participating in the Delta Dental PPOSM Network. How can I join?

A. If you already participate in the Delta Dental Premier® Network, and want to join the Delta Dental PPOSM Network, please visit www.deltadentalsc.com/Providers/BecomeAParticipatingProvider, or email Tamara.Howle@deltadentalsc.com.

Q. How can my practice share information with patients about Delta Dental Individual and Family Plans?

A. Whether you participate in one or both of Delta Dental's provider networks, you or your staff may request our Delta Dental Individual and Family Plan countertop stand with information cards for your reception area—as shown in the above photo. Simply contact Tamara.Howle@deltadentalsc.com, and we'll ship the complementary cards and stand to your practice location(s).

Clinical Documents Required for Periodontal Codes to Facilitate Processing

Delta Dental of South Carolina is requesting additional clinical documents for some ADA periodontal codes. These documents will enable more efficient and accurate processing of claims and predeterminations with the codes below. Please note the following changes.

Effective immediately, these codes will require additional information to facilitate processing.

Requirements for codes 04210, 04211, 04230, 04249, 04268:

- Pre-operative photo
- Pre-operative radiographic image
- Recent periodontal charting (within 12 months)

Please note: If these attachments are not received, the claim/predetermination will be denied, stating “Procedure requires labeled current pre-operative photographs, radiographs and periodontal charting for professional review. Please submit duplicate radiographs and photos as images are not returned to the dental office.”

If all of the required documentation is attached, it will be sent for consultant review.

Requirements for codes 04270, 04273, 04275, 04276, 04277, 04278:

- Pre-operative photo
- Recent periodontal charting (within 12 months)

Please note: If these attachments are not received, the claim/predetermination will be denied, stating “Procedure requires labeled current pre-operative photographs and periodontal charting for professional review. Include current pre-operative radiographs when indicated. Please submit duplicate radiographs and photographs as images are not returned to the dental office.”

If all of the required documentation is attached, it will be sent for consultant review. We thank you and your staff in advance for providing the requested information, which will help expedite processing for your practice and your patients.

1,500+ Patients Receive \$1 Million in Free Care at Dental Access Days Clinic



More than 1,500 patients received an estimated \$1 million in free dental services at the seventh annual Dental Access Days (DAD) event, held on August 21 and 22 at the TD Convention Center in Greenville, South Carolina. More than 600 clinical and non-clinical volunteers helped deliver care to adults and children in need. The event is organized by the South Carolina Dental Association, and Delta Dental of South Carolina lent its support again this year as lead sponsor.

Welcome Our New Groups

Delta Dental PPO Plans

Effective September 1, 2015

Company	City	Enrolled
Santee Print Works	Sumter, SC	352
Steve White Motors	Greenville, SC	31
Stover Mechanical Services, Inc.	Greenville, SC	18
Wholesale Boutique, LLC	Myrtle Beach, SC	44

Effective October 1, 2015

Company	City	Enrolled
Lexington Medical Center dba Ext.Care	Lexington, SC	280
East Cooper Baptist Church	Charleston, SC	66
Southeastern Products	Greenville, SC	82
Nilson Van & Storage	Columbia, SC	48