

DELTA DENTAL OF SOUTH DAKOTA'S
Smile Smart for Your Health
ENHANCED BENEFITS PROGRAM



Advancing Solutions for Great Oral (and Whole Body) Health



Enhanced Benefits for Specific Risks

Medical and dental professionals agree: oral health and general health are closely connected. And because Delta Dental of South Dakota is committed to providing you and your employees with quality dental benefits programs to maximize both your benefit dollars and the health of your employees, we've introduced **Smile Smart for Your Health, an enhanced benefits program**. These enhanced benefits will help employers lower their overall costs by directing preventive care where it's needed most – promoting improved health and medical cost savings.

Designed specifically with your employees in mind, **Smile Smart** will provide enrollees with enhanced preventive dental benefits for certain oral and medical conditions that may affect their overall health.

With the **Smile Smart** program, dentists can:

- Help reduce the risk of periodontal disease for diabetic patients
- Reduce the risk of progressive periodontal disease and tooth loss for at-risk populations
- Give pregnant women who show signs of periodontal disease a better chance of delivering full-term, healthier babies
- Help in the fight against oral cancer

More than 120 diseases show early symptoms in the mouth and may be first detected by a dental exam.



Scientific studies indicate that periodontal (gum) disease appears to negatively influence the body's overall health. Gum disease is the body's inflammatory response to the bacteria in the mouth, and many diseases and health issues can be tied to these infections. This research comes from the emerging science of evidence-based dentistry – a set of principles and methods intended to ensure, to the greatest extent possible, that clinical decisions, guidelines and other types of policies are based on, and consistent with, good evidence of effectiveness and benefit.

Delta Dental of South Dakota is adding the **Smile Smart** enhanced benefits program as part of its standard dental plan designs for new groups and upon renewal for current groups.

Benefits for Persons with Diabetes

The total annual economic cost of diabetes in the United States in 2007 was estimated to be \$174 billion, including \$116 billion in medical expenditures. The American Diabetes Association suggests the actual national burden of diabetes likely exceeds the \$174 billion estimate because it omits the social costs of intangibles like pain and suffering, care provided by non-paid caregivers, excess medical costs associated with undiagnosed diabetes, and diabetes-attributed costs for health care expenditure categories not studied.

A number of research studies show that when diabetics have their teeth cleaned professionally, their blood glucose levels are easier to control. This is significant because glycemic control has proven to be one of the best ways to prevent complications of diabetes, which can include blindness, kidney failure, heart disease, stroke, nervous system disease, amputations, and pregnancy complications.

Diabetic enrollees will be eligible for four periodontal maintenance visits in a year (**four CDT code D4910 – periodontal maintenance**) or four dental prophylaxes (adult cleaning) in a year (**four CDT code D1110 – prophylaxis**). Coverage will be at the group-contracted benefit level, with the additional frequency allowance being the only change. There is no end date on this additional coverage, no age requirement and the patient may be the subscriber, spouse or other covered dependent.



Benefits for Pregnant Women

The increased frequency of cleanings will help expectant mothers give birth to full-term, healthy babies by preventing or minimizing gum disease, a condition that can increase the likelihood of premature birth. Scientific evidence has long indicated that pregnant women with gum disease are up to seven times more likely to give birth to premature babies. According to the National Institutes of Health, as many as 19 percent of the 250,000 premature low-weight infants born in the U.S. each year may be attributed to infectious oral disease.

Pregnant enrollees will be eligible for one additional cleaning or periodontal maintenance visit during the time of the pregnancy (**CDT code D1110 – prophylaxis or CDT code D4910 – periodontal maintenance**). Coverage will be at the group-contracted benefit level, with the additional frequency allowance being the only change. There is no age requirement and the patient may be the subscriber, spouse or other covered dependent.

Benefits for Persons Who Have Had Periodontal Surgery or Bone Loss

For patients with an indicator of periodontal surgery or bone loss, the enrollee will be eligible for four periodontal maintenance visits in a benefit year (**four CDT code D4910 – periodontal maintenance**). Additionally, following periodontal surgery, the enrollee will be eligible for two applications of topical fluoride varnish in a benefit year. Coverage will be at the group-contracted benefit level, with the additional frequency allowance being the only change. There is no end date on this additional coverage, no age requirement and the patient may be the subscriber, spouse or other covered dependent.

Benefits to Help in the Fight Against Oral Cancer

Each year, oral cancer kills more people in this country than melanoma or cervical cancer. One American dies every hour from oral cancer, a death rate that has remained virtually unchanged for more than 40 years. While tobacco and alcohol have long been considered the culprits in cases of oral cancer, the American Dental Association now reports that 27 percent of its victims don't smoke, drink or chew.

Since 2005 Delta Dental of South Dakota has covered a procedure that general dentists can use with their patients for the prevention and early detection of oral cancer. Called a "brush biopsy," the procedure uses a brush biopsy tool to identify and analyze cancerous and precancerous cells. Using brush biopsy, dentists can identify and treat abnormal cells that could become cancerous, or detect the disease in its earliest stages. The simple procedure can be done during the course of a regular exam, and involves little or no patient discomfort. It is much simpler and less costly than traditional scalpel biopsies for oral cancer detection. The procedure has been endorsed by the American Dental Association.

**Your dentist may or may not charge for exams related to your added periodontal maintenance or cleanings. Please note that additional exams are not included with the enhanced benefits of additional periodontal maintenance or cleanings.*



In Addition!

Implant Coverage

Dental implants have grown in popularity in recent years, and scientific evidence shows their effectiveness to often be equal to or better than that of bridges or dentures. Therefore, implants are becoming a standard part of coverage under Delta Dental of South Dakota plans.

- Coverage for implants will be included at the prosthetic coverage level, along with fixed bridges, removable partials and complete dentures
- Implant placement will be subject to the group's annual maximums
- Generally no cost impact – implants provide employees with an additional, often-requested benefit, without impacting overall plan costs



Smile Smart is Easy!

The only documentation required is a notation on the claim form from the treating dentist about the patient's condition.

If you have questions about our Smile Smart for Your Health enhanced benefit program, contact the Professional Relations Department at Delta Dental of South Dakota, 1-800-627-3961.



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