

# A Healthy Smile Can Transform Lives



Delta Dental of New Jersey

2015 Community Benefit Annual Report



## A Message from Our Chairman

Oral health is increasingly recognized for its vital contribution to good overall health. Dentists are often at the front lines, the first to spot potential problems that could signal systemic issues that go far beyond the mouth. Many dentists and medical providers now work together to monitor and improve their patients' health.

Delta Dental of New Jersey is proud to support this important trend, which we believe will contribute significantly to the overall health and wellness of Americans. In 2015, we launched important initiatives such as the A1c diabetes testing trial. We believe in enabling dentists to proactively expand their role in patient care. Since as many as 27 million people visit a dentist and not a physician in a given year, dentists are a critical "front door" toward a patient's overall health. This simple screening would allow safer, more comprehensive care to be provided, and also allow the dental community to help address one of our nation's most significant healthcare problems.

Early intervention by dentists can mean better outcomes, faster recoveries, lower health care costs, and improved overall health for patients. This new effort by the dental profession and Delta Dental of New Jersey can change people's lives for the better.

*Ronald I. Deblinger*

Ronald I. Deblinger, D.M.D.

Chairman of the Board, Delta Dental of New Jersey



## A Message from Our President

The evolving complexity of our business creates challenges, but also sparks enormous opportunity. I'm pleased that Delta Dental of New Jersey is a leader in redefining the value proposition for oral health and wellness companies.

2015 was clearly an eventful year. We rebuilt our Strategic Plan in response to marketplace dynamics. We diversified our products and services to serve new markets, while strengthening our core dental benefits business. We began redesigning our operating model, and adopted technologies that will ensure progress toward a strong future. We invested in talent, attracting top leaders for key positions. We implemented succession planning, leadership talent development, and mentorship programs. And, we proudly continued our strong commitment to communities—especially those in need across New Jersey and Connecticut. In addition to our corporate sponsorships and the great work of our Foundation, we demonstrated a continued spirit of volunteerism and giving.

We look forward to an exciting 2016 and success in the years to come.

*Dennis G. Wilson*

Dennis G. Wilson

President and CEO, Delta Dental of New Jersey





## Board Members

---

### Ronald I. Deblinger, DMD

Chairman of the Board  
Committees: Executive, Finance, Corporate Structure\*, Strategy

### Gerald A. Sydell, DDS

Vice Chairman of the Board  
Committees: Executive\*, Governance, Human Resources, MAC, Credentialing

### Gene F. Napoliello, DDS

President and Chairman, Delta Dental of New Jersey Foundation  
Committees: Dental Advisory & Policy, Governance, Human Resources

### Richard G. Bozza, Ed.D.

Committees: Finance, Human Resources

### Carl Chaityn, DDS

Committees: Dental Advisory & Policy, Executive, Finance, Credentialing

### William Faulkner

Committees: Executive, Governance\*, Human Resources, MAC, Strategy, Corporate Structure

*\*Committee Chair*

### Jerome Feldman, DDS

Committees: Audit, Dental Advisory & Policy, Executive, MAC

### John P. Hall, Jr.

Committees: Audit, Executive, Governance, Human Resources, Strategy\*

### Henry F. Henderson, Jr.

Committees: Audit\*, Dental Advisory & Policy, MAC\*, Strategy

### W. Thomas Margetts, Esq.

Committees: Finance, Governance, Human Resources\*, Strategy

### George McLaughlin, DMD

Committees: Audit, Dental Advisory & Policy, Governance

### Morton Reinhart

Committees: Finance\*, Human Resources, MAC

### Debra G. Salman, DDS

Committees: Audit, Dental Advisory & Policy\*, Credentialing

---

**About the cover:** Brigid Dwyer, Director, Dental Network Management, and students from Rafael De J. Cordero Elementary School in Jersey City, N.J, celebrated the planting of our first Dentis-Trees. The program encourages dental practices to enjoy the benefits of going paperless while helping to save trees. DDNJ contributed to the NJ Tree Foundation on behalf of every participating dental office that enrolled in direct deposit with the company. The tree was planted in Hamilton Park, where the students of Rafael De J. Cordero Elementary School play.

---

# Bringing Smiles to Our Communities

---

*A*t-risk children. Vulnerable seniors without dental benefits. Those with developmental disabilities. The homeless and underserved. Each year, the Delta Dental of New Jersey Foundation helps thousands of people in need gain access to dental care. In 2015, the charitable arm of Delta Dental of New Jersey awarded nearly \$1 million in grants to 46 community and educational programs in New Jersey and Connecticut.

These programs mean a child can smile in her class picture instead of missing school due to dental pain. A senior citizen can chew the nourishing foods he needs to stay healthy. An adult with autism is able to receive regular preventive dental exams without overwhelming and debilitating anxiety.

Here's a look at some of the programs supported by our Foundation in 2015.



“My brother and I were 8 and 6. We were visiting my grandmother, a.k.a. Nana, at the hospital. There we were, typical brother and sister, elbowing each other over a piece of candy. Nothing escaped Nana’s eagle eyes even in her condition. She looked at us and raised an eyebrow. After a moment of sheepish ‘we’ve been caught’ grins, the three of us smiled and laughed until tears flowed. Those turned out to be our last moments together. The last image for all of us was that of joyful, humorous smiles.”

—BETH JACKSON,  
DDNJ EMPLOYEE (WITH  
A PHOTO OF HER  
GRANDPARENTS)

## TURNING STUDENTS INTO ORAL HEALTH SUPERSTARS

Good oral health starts with good oral hygiene. Our Foundation supports programs that teach children what they can do to keep their teeth and gums healthy. Knowing how to brush, floss, and eat right are essential for good oral hygiene. Foundation grants also support school-based dental programs and fund dental hygiene scholarships.

**Nearly 1,000 students in Warren and Hunterdon counties in New Jersey are becoming “Dental Detectives,”** thanks to

a Foundation grant. The Dental Detectives program is a fun and interactive way to teach pre-K through first-grade children about oral health. Developed by

the Weller Center, the program

is presented by master’s level health educators who are experts on the topics they teach and pros at interacting with students. Students learn why their teeth are important, the benefits of good oral health, and how to care for their teeth. Their parents also receive a Healthy Family Toolkit, which includes tips to turn the oral health message into lifelong good habits at home.



“I smile when I realize the powerful gift of healthy smiles that Delta Dental offers by providing access to all types of care and education for people of all ages through community service and outreach. I am honored to be a part of an organization that has transformed so many lives through its philanthropy and service, as evidenced by the healthy and beautiful smiles of our recipients.”

—CARYL RUSSO,  
DELTA DENTAL  
OF NEW JERSEY  
FOUNDATION  
TRUSTEE

## PROVIDING CARE (AND CARING) FOR THE UNDERSERVED

---

Millions of Americans live below the poverty line. They are more likely to suffer from poor oral health. Children in underserved communities have more untreated dental caries. More adults have lost some or all of their teeth. Poor oral health causes pain, which can make it hard to concentrate in school or at work. It can affect one's appearance and self-esteem. And, it may even impact a person's overall health. Diabetes, heart disease, and other conditions may be linked to periodontal disease.

Our Foundation supports programs that make good oral health accessible to low income individuals and families.

### **The Healthy Smiles Healthy Children's Program at the Leonard Szerlip Dental Center at Morristown Medical Center**

serves as a dental home for underinsured and uninsured children in Morris County, New Jersey. Of the children treated here, 70% are age 7 or younger. Some are as young as 1. The program works to stem the rising incidence of tooth decay—and its serious health consequences—among the very young. Most patients are Hispanic or Latino, who face a continuous cycle of poverty, sub-standard housing, poor nutrition, and limited access to medical and dental care. The Foundation's grant helps support the program, which is improving the overall health and development of nearly 500 at-risk children in the community.



**Cathedral Kitchen's Project Smiles Dental Clinic** serves adult residents, including many senior citizens, of Camden, Pennsauken, and Gloucester City, New Jersey, who have no dental insurance. Most of its patients are low income. The program is the only one of its kind in the southern New Jersey area, operating with a dedicated team of volunteer dental professionals. Foundation support helps

provide funding for dental supplies and equipment, as well as the clinic's part-time registered dental assistant. Since opening in March 2010, the Project Smiles Dental Clinic has provided nearly 5,000 patient visits for dental treatments and oral health care education.



“What makes me smile? When my cat harasses me in a loving way very early in the morning, lays down on my chest with a heavy purr, and gives me a little swat in the face as if to say, ‘Wake up and feed me!’ How can you not smile at that?”

—LUHRA EBARLE,  
DDNJ EMPLOYEE



Each year, the two-day Connecticut Mission of Mercy Free Dental Clinic (CTMOM) provides dental care and oral health education to the underserved,

uninsured, and working poor. At the March 2015 clinic, held at Western Connecticut State University in Danbury, hundreds of patients waited in line in the bitter cold and snow to receive dental treatment. At the end of the two days, CTMOM had provided free oral care—including oral exams, cleanings, cancer screenings, fillings, fluoride treatments, root canals, extractions, and more—to nearly 2,000 patients. CTMOM is the only large-scale dental clinic in the state. It also takes place in different areas of the state each year. Since its inception in 2008, CTMOM has treated 15,732 patients and provided more than \$9.6 million in free care. The Foundation has been a major sponsor of the event since 2009.

**Zufall Health Center’s Delta Dental Mobile will soon hit the road,** delivering its early childhood oral health program to rural areas in six New Jersey counties. The Delta Dental Mobile, made possible by Foundation funding begun in 2015, will include two fully



equipped dental operatories, which will deliver high-quality preventive and restorative dental care to low income individuals, with a focus on vulnerable children and seniors. Zufall is collaborating with community partners—including early childhood advocates, school and public health nurses and others—to develop the mobile treatment unit as a “dental home” for those who can’t easily access dental care. The Delta Dental Mobile is expected to serve 1,200 children and 300 seniors each year, providing preventive and comprehensive examinations, restoration care (including fillings), extractions, crowns, and more.



“Laughter makes me smile! No matter who is laughing, whether it’s a giggle, chuckle or doubled-over laughter, I will always crack a smile.”

—TERRY-ANN ZANDER,  
DDNJ EMPLOYEE,  
WITH ONE OF  
HER FANS  
(AKA, HER SON,  
HUNTER)

## **BREAKING TREATMENT BARRIERS FOR THE MEDICALLY FRAGILE**

---

Good oral health is important for everyone. For those with serious physical or developmental disabilities, however, achieving it can be a hurdle. Caries and periodontal disease are more prevalent among those with special needs. Oral hygiene tasks, such as brushing or flossing, may be difficult. The “routine” dental appointment can take on added dimensions for the medically fragile patient. The Foundation provides funding for dental operatories, equipment, and programs that help special needs patients receive the care they need for good oral health.



The Dental Clinic at the Matheny Center of Medicine and Dentistry in Peapack, New Jersey, treats patients with complex medical and cognitive issues. It provides preventive dental care to 370 children and adults each year. For many, the clinic is one of the few places equipped to provide them with essential dental services. Its dentists are specially trained to care for patients who may make sudden, involuntary movements. Patients may need to be lifted from their wheelchair to the dentist’s chair. The clinic works diligently with patients and family members to ensure that each patient has the most comfortable experience possible. In addition to providing initial funding for the program, the Foundation helped Matheny acquire specialized equipment to make it easier to serve this fragile population.

---

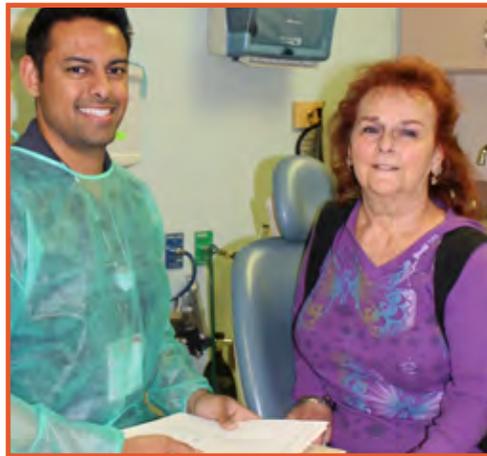
United Community and Family Services in Norwich, Connecticut, serves the medically disenfranchised population, regardless of ability to pay. Its dental program treats more than 7,000 patients annually. It recently opened a new operatory for children and adults with special needs. The Delta Dental of New Jersey Foundation Pediatric Operatory is large enough to include space for family members and wheelchairs. It also allows for nitrous (laughing gas) for adults who are otherwise unable to have dental procedures. The pediatric-specific operatory allows staff to cater to the needs of children, and improve their dental treatment experiences. In its first five months, the program treated more than 400 patients, including children with sensory disorders, autism, and physical disabilities.



## HELPING SENIORS PROTECT THEIR BITE FOR A HEALTHIER LIFE

America's population is aging. Many older Americans face a variety of oral health problems. Periodontal disease and caries are common among those over age 65. Unfortunately, many older Americans with oral health problems don't have access to the dental care they need. Barriers include lack of insurance, low incomes, other illnesses, and disabilities. Yet lack of regular treatment can have devastating consequences. Our Foundation supports programs that enable seniors to preserve or regain good oral health, so they can live healthier lives for many years to come.

**The Dental Care for Underserved Seniors Program** provides high-quality dental care for uninsured and Medicaid patients ages 65 and older. The Dental Clinic, located at JFK Medical Center in Edison, New Jersey, provides a wide range of services for this community. Patients who come to the clinic tend to neglect dental care in favor of other priorities until they experience pain, difficulty eating, or aesthetic and functional problems because of tooth loss. The clinic provides oral hygiene services (such as cleanings and oral health education), as well as advanced procedures (including implants and dentures). Foundation funding helped cover program costs, including patient care, which served more than 200 seniors in 2015.



“A healthy smile can make a person feel more confident and happy. My favorite songs make me smile, because they put me in a good and positive mood.”

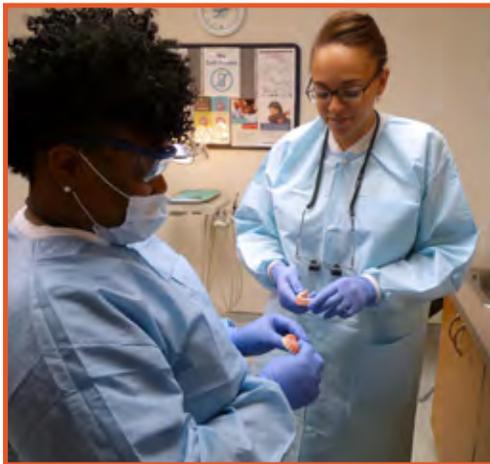
—RUTH HELFGOTT,  
DDNJ EMPLOYEE

**Jersey Shore University Medical Center's (JSUMC) Dental Clinic** provides comprehensive dental care to members of the Asbury Park and Neptune communities. The JSUMC Dental Clinic serves those who cannot afford care. It's the only charity care provider in Monmouth and Ocean counties offering free dental services to all low income, uninsured patients. Foundation funding helps provide oral health care to seniors over the age of 65. This support is vital, as Medicare does not cover the cost of dental care, and 13.5% of New Jersey's population is at least 65 years old. In 2015, its Dental Clinic provided care to 144 patients over age 65.



“What makes me smile is seeing my dog. She fills my heart with so much love, nothing else compares.”

—SAGE KNOWLDEN,  
DDNJ EMPLOYEE



**The Cornell-Scott Hill Health Corporation in New Haven, Connecticut, offers a variety of health services for seniors who have lived with HIV/AIDS for many years.** More than 20 years ago, the development of certain antiviral drugs changed the outlook for those diagnosed with HIV/AIDS. People began living longer. What had once been a fatal illness became a condition that often could be

managed through medications and adequate nutrition. Tooth loss is one side effect of the disease. Healthy teeth are critical for a healthy body and to ward off infections in the mouth. Infections in the mouth, which can result from poor dental hygiene, can lead to overall poor health outcomes in people living with HIV. Also, patients must eat enough to keep from losing significant amounts of their body's fat and muscle. This weight loss can increase the risk for opportunistic infections. But eating can be difficult for patients who have lost some or all of their teeth. A grant from the Foundation is helping to provide dentures to clinic patients who need them, so that they can get the calories and nutrition they need.



“Nothing makes me happier than to see my children smiling.”

—ALLAN BERKIN,  
DDNJ EMPLOYEE

## OUR PEOPLE ARE TRANSFORMING LIVES, TOO

In 2015, 106 associates contributed 96 volunteer days through the Delta Dental Employee Volunteer Program, which gives associates a day off with pay to volunteer in their communities. They walked and ran to raise funds to fight serious illnesses, such as heart disease and breast cancer. They built houses for the homeless, rescued abused and abandoned animals, and distributed food and clothing to those in need. They also gave their time to community dental programs so those in underserved communities could receive free dental care. And, they volunteered with Special Olympics New Jersey (SONJ), so that athletes with intellectual disabilities have the opportunity to compete.

**Associates participated in the Morris County (New Jersey) Heart Walk and Run 5K** to benefit the American Heart Association. They raised funds to raise awareness of heart disease and stroke, as well as promoted healthy heart living. Associates also participated in the Making Strides



Against Breast Cancer Walk, raising funds to support breast cancer research, screening programs, and patient care.

**Associates volunteered at Children's Dental Health Awareness Day** at Liberty Science Center in New Jersey. Sponsored by Delta Dental of New Jersey, Rutgers School of Dental Medicine, and the Hudson County Dental Society, this carnival-style program featured fun and educational activities for kids of all ages.



“For the past 58 years, my wife’s smile has been making me smile. She has a warm, healthy smile that people often comment on when first meeting her. Delta Dental of New Jersey also makes me smile because of its vision to help provide oral health care to as many people as possible. The Foundation expands upon that vision by providing grants to assist New Jersey and Connecticut residents without dental coverage get the dental care they need to keep their smile happy and healthy. All of this is certainly something to smile about.”

—JACK HALL,  
DELTA DENTAL  
OF NEW JERSEY  
FOUNDATION TRUSTEE



Our associates were among the 1,000 volunteers at Give Kids A Smile (GKAS) Day, the single largest day of free dental care in the state. GKAS, sponsored locally by the New Jersey Dental Association, provided free dental treatment, screening, and education to children 12 and younger who would not otherwise have access to care. More than 2,500 children received care at 166 locations during New Jersey's GKAS Day in 2015.

Each year Delta Dental of New Jersey hosts our annual golf classic to benefit Special Olympics New Jersey (SONJ). In 2015, we celebrated the 25<sup>th</sup> anniversary of the Delta Dental Golf Classic, raising a record \$58,000. To date, the event has raised more than \$1 million for SONJ.



Associates celebrated Go Red for Women Day. The American Heart Association (AHA) event raised awareness of women's risks of heart disease and stroke. Associates also raised funds to support AHA research and programs.



DELTA DENTAL OF NEW JERSEY  
Delta Dental Plaza  
1639 Route 10  
Parsippany, NJ 07054

[deltadentalnj.com](http://deltadentalnj.com)

