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# THE DUBOWSKY DENTAL DIALOGUE

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## Bayonne teachers and city workers switch to Delta Dental



As many of you may know, on September 1st, Bayonne Board of Education employees and Bayonne municipal employees were switched to Delta Dental of New Jersey for their dental benefits. For many, this change will result in enhanced benefits over the previous coverage. In addition, our office participates with Delta Dental as a Delta Premier office. That means that we will submit directly to Delta Dental for all covered procedures and we will accept Delta coverage directly, leaving the patient only responsible for deductibles and copayments. If you are a Delta Dental covered patient and you have not had your regular check up or need care, make sure to use your 2011 benefit which expires on December 31, 2011.

If you have any questions about your eligibility or coverage, please do not hesitate to contact our office. We will be happy to get the answers you need to know.

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### **2011 Dental Benefits - Use them or lose them!**

As we enter the last quarter of the year many of our patients forget that this period is also the last opportunity to use their dental benefit for 2011. Most dental plans run on a calendar year basis with an annual maximum and in almost all cases there is no carry-over into the next year. This means that if you have not used up your benefit for 2011, it will be lost forever on December 31, 2011, and needed dental treatment you receive in 2012 will be charged against next year.

Let's say that you need several procedures that will take you over your annual maximum benefit. By spreading the treatment over several months (October to January of next year), you will actually be able to receive double the benefit that you would normally expect.

If you have any questions about your dental benefit, please just ask anyone of the staff or the doctor and if you need an appointment, just ask!

# Dr. Dubowsky Awarded The International Service Award by the American Dental Association

**ADA** American Dental Association®  
America's leading advocate for oral health

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August 23, 2011

Dr. Scott Dubowsky  
110 Walnut Drive  
Tenafly, New Jersey 07670

Dear Doctor Dubowsky:

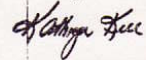
On behalf of the Committee on International Programs and Development, it gives me great pleasure to present to you the enclosed Certificate for International Volunteer Service.

The honorable Mahatma Gandhi advised us, "Be the change you wish to see in the world." Your contributions as a volunteer exemplify this message, and thus have far reaching benefits not limited to the individuals enriched by the generous beneficence of your time, talents, and expertise.

It is a worthy deed to relieve the pain and suffering of people in disadvantaged countries. By sharing your knowledge with aspiring professionals you ensure that your efforts will outlast your stay. Your ambassadorship fosters good will and friendship among nations and elevates the profession of dentistry. But above all, by improving access to oral health care you validate the quintessential human right therein, therefore manifesting positive change through your actions and taking an incredible step toward a more just world.

Please accept our ardent gratitude for your service. We hope that the rewards of your experience were commensurate with the valuable gift you provided to the people of Israel. We wish you heartfelt congratulations on your successful efforts and best wishes in your future humanitarian endeavors.

Sincerely,



Kathryn Kell, D.D.S., M.H.C.A.  
Chair  
Committee on International Programs and Development

KK:js  
encl

cc: Dr. Maxine Feinberg, trustee, fourth district, American Dental Association  
Mr. Arthur Meisel, executive director, New Jersey Dental Association

