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**VIRGINIA PARTICIPATES IN CONSUMER DIRECTED BENEFITS ASSOCIATION MEETING**

**Richmond, Virginia** (March 6, 2009) – C.P. Coyner, President of Benefits Administration, Inc., attended the 2009 Consumer Directed Benefits Association (CDBA) Meeting in Las Vegas last month. Mr. Coyner's company is the third-party administrator (TPA) endorsed by the Virginia Dental Association to sell and administer Dental Direct plans in Virginia. The CDBA is an organization dedicated to the promotion of benefits that have freedom-of-choice to visit any provider and are dollar-based benefits which encourage more involvement by the consumer in their healthcare decisions.

The CDBA Winter Meeting had a number of speakers from across the country discussing current trends in consumer directed benefits, dental direct reimbursement and assignment dental plans and promotion of these types of benefits. Presentations included an update from Dennis McHugh, Manager of Dental Benefit Information Services at the American Dental Association (ADA). The ADA has been promoting direct reimbursement dental plans since 1996 and continues their efforts to educate the public about freedom of choice, dollar based dental benefits. A presentation was also given about integrating smart debit card technology with dental direct reimbursement plans to make the transactions seamless for patients and dental offices alike. Jack Annett of Employer Administrative Service Company and Chacko Curian of Complete Health Systems provided insight into the latest technology that can make the use of dental direct reimbursement and assignment plans easier through integration with debit cards that are pre-funded with dental benefit dollars.

Of the event, Mr. Coyner noted "the CDBA winter meeting was once again informative and valuable to anyone working with Dental Direct plans. The speakers gave good insight into the current state of the dental benefits market and provided ideas on how to best promote and sell these plans to companies of all sizes who could benefit from having a Dental Direct reimbursement or assignment plan in place." The members of the CDBA plan to continue their work of education and promotion of consumer driven dental benefits in 2009 and beyond with a new strategic plan that was developed during the meeting.

For more information on the Consumer Directed Benefits Association, please visit their website at [www.consumerdirectedbenefits.org](http://www.consumerdirectedbenefits.org).

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Dental Direct is a self-funded dental benefit that is a departure from dental insurance. Based on simplicity and freedom-of-choice, the Dental Direct model is supported by both the Virginia Dental Association and the American Dental Association. Dental Direct Reimbursement and Assignment plans are for groups and can be customized to meet the needs of employers of all sizes. To find out more about Dental Direct, please visit [www.VADentalDirect.com](http://www.VADentalDirect.com) and fill out our on-line Cost Estimate Form.