

What Northeast Delta Dental Can Do for You and Your Employees.



 **DELTA DENTAL**[®]



We Are Experts in Administering the Dental Benefits of Organizations Like Yours.

You have a business to run. We know that managing your dental benefits isn't your top priority; that's why we make it ours! Based in Concord, New Hampshire, with sales offices in Burlington, Vermont, and Saco, Maine, Northeast Delta Dental has the expertise needed to provide the highest quality dental plans with outstanding service and low overall cost. We have nearly fifty-five years experience specializing in dental benefits. Northeast Delta Dental is the largest dental benefits administrator in northern New England. With access to the national Delta Dental provider network, subscribers are able to seek care from Maine to California, and anywhere in between.

We Provide a Comprehensive Dentist Network that Reduces the Costs of Care and Eliminates Paperwork.

Delta Dental is second to none in adding value to your dental benefit program. In fact, our network of contracted dentists is the largest in the nation. Your enrollees may see any dentist they wish, participating or nonparticipating. Northeast Delta Dental has a unique relationship with nearly three out of every four dentists throughout the United States. Participating dentists agree to accept Delta Dental's approved amount as payment and further agree not to charge any difference back to their Delta Dental patients.

Patients will get the best value from their dental benefits when they receive dental care from a participating dentist. The advantages of seeing a participating dentist include:

- **No balance billing.** Patients cannot be billed the difference between a participating dentist's submitted charge and Delta Dental's approved amount.
- **Less paperwork.** Participating dentists complete and forward dental claim forms directly to Northeast Delta Dental.

- **Direct payment.** Northeast Delta Dental pays the participating dentist directly, so the patient does not have to pay the covered amount up front and wait for a reimbursement check.

If subscribers prefer to see nonparticipating dentists, they are free to do so. Payment for services rendered by a nonparticipating dentist is based on an allowance for the geographic area in which service is provided. The patient is responsible for any remaining balance.

We Are Committed to Meeting Your Needs, and We Guarantee Service Excellence.

Northeast Delta Dental is committed to providing unexcelled dental benefit programs. Perhaps today, more than ever, change is an inevitable part of the dental benefits industry. But our customers always expect innovation, quality-consciousness, and top-notch service; and we wouldn't have it any other way! We review the features of our programs regularly and add enhancements that benefit our customers. Our commitments to our customers are described and backed up by our Guarantee Of Service Excellencesm program, a comprehensive guarantee program that reinforces major service areas with a group refund policy. Many companies *promise* excellent service, but Northeast Delta Dental *guarantees*:

1. Smooth implementation to Northeast Delta Dental
2. Exceptional customer service
3. Quick processing of claims
4. No inappropriate billing by participating dentists
5. Accurate and quick turnaround of identification cards
6. Timely employee booklets
7. Marketing service contacts





We Structure Programs Focused on Making You and Your Employees Healthier.

Clinical studies suggest linkages between gum disease and serious medical conditions such as heart disease, diabetes, and pre-term births. Our program designs encourage your employees to seek care early, which helps prevent minor problems from becoming major problems. Program designs place an emphasis on diagnostic and preventive services and cover basic services like oral surgery, endodontics, and periodontics under the proper coverage category.

We Offer Flexible Program Options to Fit the Needs of Your Organization.

Feedback from our customers tells us they like plan design flexibility. Many of our plans cover up to four cleanings a year, implants, and orthodontic procedures. Select plans offer a carryover benefit feature that allows qualified enrollees to accumulate annual benefit amounts to use in future coverage periods. Perhaps you would be interested in a plan in which diagnostic and preventive services (such as cleanings, exams, and x-rays) does not reduce the calendar year maximum.

Whatever the size of your organization, it's likely that we offer dental coverage that provides the program features and funding arrangement you are looking for.

Custom-Designed Programs for Groups with at Least One Hundred Enrolled Employees

Because we are specialists in dental benefits, the possibilities for customizing a program that best meets the needs of your business and your employees are extremely varied. In addition to our ability to handle national accounts, here are a few of the many ways we can customize a program for you:

- Self-insured
- Fully insured
- High-low flex plans
- Employer contributions from 0% to 100%
- Plans with or without waiting periods
- Multi-year rate guarantees

Delta Dental Premier Small Group Programs for Groups from Five to Ninety-Nine Enrolled Employees

Choose from a variety of standard plan designs and two employer contribution options. It's also easy to custom tailor a plan design to fit the needs of *your* employees. All of our small group plans come with a one-year rate guarantee and feature the rate stability of a community-rated pool.

Voluntary Dental Benefit Options

If you are concerned about the rising costs of employee benefits, such as health insurance, consider offering a voluntary dental benefit program. Voluntary plans are designed for employer groups of one or more, with no minimum employer contribution required and no minimum participation level for employee or dependent coverage. Plan designs range from basic to comprehensive.



We Offer a Free Vision Discount Program to All Subscribers and Their Dependents.

Through our EyeMed Vision Care Discount Plan, Northeast Delta Dental members and their dependents have access to over 40,000 vision care providers and receive discounts on eye exams and up to 35% off eyewear, including contacts.

We Ensure Quality Care and Manage Your Costs.

We have a strong, congenial relationship with dentists in Maine, New Hampshire, Vermont, and across the country. Our participating dentists agree to accept preapproved contracted fees. These participating dentists cannot balance bill the patient, a benefit to you and your employees.

We ensure that the care our subscribers receive is in accordance with generally accepted standards of dentistry. By conducting fee verification, radiograph review, claim review, and utilization review audits, we strive to deliver the cost and quality assurance you expect from your dental benefits administrator.

We Are Members of Delta Dental Plans Association, which Benefits You.

Northeast Delta Dental is proud to be a member company of the largest and most experienced dental benefits carrier in the country. Thirty-nine independent, affiliated Delta Dental member companies serve over one-third of the estimated 173 million Americans with dental insurance, providing dental coverage to over 54 million people in over 89,000 groups across the nation. In 2008, Delta Dental member companies collectively processed over 81 million dental claims, and their cost-control measures saved group customers over \$6.6 billion.

Since 1954, Delta Dental Plans Association has worked to improve the oral health of Americans by emphasizing preventive care and making dental care more available and dental coverage more affordable to employers, groups, and individuals. Delta Dental member companies believe in

building customer relationships that go beyond those of many traditional insurance plans. Our partnerships with dentists and customers result in real oral health care solutions, with a focus on prevention.

Delta Dental's national accounts capability provides quality, uniform dental benefits programs to groups with a multi-state labor force.

We Are Driven by our Passion for Enriching and Improving the Lives of Your Employees.

We accomplish our mission of making affordable dental care more available throughout the region by creating and implementing standard-setting dental insurance programs. We further extend that mission through the Northeast Delta Dental Foundation by supporting nonprofit oral health education programs, oral health research, and dental clinics that care for uninsured and underserved children and adults.

Our four corporate values of *Communication*, *Teamwork*, *Quality*, and *Integrity* form the framework from within which our business decisions are made and executed. We find that many of our customers hold similar values.

In addition to our core business of using our expertise in dental benefits administration on behalf of our customers and advancing the oral health care of our consumers, Northeast Delta Dental employees are involved in civic programs that enrich and improve the lives of the people living and working in the communities we serve in Maine, New Hampshire, and Vermont.

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