



Northeast Delta Dental

KEEPING OUR PROMISES

2007 ANNUAL REPORT



2007 By the Numbers

New group customers	985
New group subscribers	17,290
Group subscriber retention	96.2%
People for whom we administer dental benefits	690,000+
Of which this number are citizens covered by individual contracts	4,636
Practicing dentists in our tri-state Delta Dental premier network	1,545
Up-time maintained for all critical systems	99.84%
Claims processed	1,326,342
Claims processed within 15 calendar days	99.84%
Calls answered by customer service representatives	238,730
Number of visits to Web site	260,578

Our Vision

To be the premier dental benefits provider.

Our Mission

It is our mission to be the leading force in the dental prepayment marketplace by offering quality, versatile, and affordable dental programs to benefit our purchasers, subscribers, and participating member dentists.

Our Business

Northeast Delta Dental specializes in the administration of dental programs and has become the leader in the dental marketplace by promoting its uniqueness, which includes:

- Its dentists' commitments embodied in Delta Dental's participating agreement;
- Its quality plan designs;
- Its expertise in claims administration; and
- Its dedication to outstanding service and recognition of the equality of the importance of all concerned parties—purchasers, subscribers, dentists.

These unique features combine to give its dental programs superior value.

Awards



Great Place to Work® Institute and the Society for Human Resource Management (SHRM) ranked Northeast Delta Dental among the 25 Best Small Companies to Work for in America for four consecutive years, most recently in 2007.

Computerworld selected Northeast Delta Dental to receive a Best Practices in Storage Award in the Innovation and Promise category at its annual Storage Networking World Gala for the selection and implementation of EMC Corporation's EMC Centera™ and EMC DiskXtender® to meet growing archiving and retrieval demands.

Letter From the President

Keeping our promises is not only good business, but it aligns with one of our core values, Integrity.

The theme of this year's annual report reinforces how important we think it is to keep our promises—all our promises. This is one of the key factors in making our brand powerful in Maine, New Hampshire, and Vermont. Keeping our promises is not only good business, but it aligns with one of our core values, Integrity. We extend our promise-keeping to all the people we partner with to increase access to oral health, including our own highly skilled and dedicated employees.

Great Place to Work® Institute and the Society for Human Resource Management (SHRM) ranked Northeast Delta Dental among the 25 Best Small Companies to Work for in America for the fourth consecutive year. This national ranking recognizes the best employers for using successful people management strategies to develop highly productive and satisfied work forces. It is weighted heavily on an employee survey based on the "trust index" gauging employee trust of management.

Keeping promises earns trust. By the way we work together to serve our customers and participating dentists in thoughtful, skilled, and timely ways, we hope we earn your trust again every day we're in business and as a result of every contact you have with Northeast Delta Dental through one or more of our employees. We also know from the research of Stephen M. R. Covey on trust that keeping commitments is the number one trust trait. Our Guarantee Of Service ExcellenceSM program is the embodiment of this concept.

At Northeast Delta Dental, we also say, "feedback is a gift," and we ask for feedback routinely from all of those with whom we do business. For example, one customer asked us to enhance our business interruption and emergency preparedness plans. Our Emergency Preparedness Team met throughout 2007 to expand the Business Continuity Plan for the company, so that we can continue to conduct our business in any crisis situation. Several components of the plan have been implemented, and we expect the entire plan to be complete in 2008.

We always place well-trained people on the phone to answer questions and address concerns with a personal touch, but we also use technology wisely and selectively to keep our administrative costs low.

This year *Computerworld* recognized our data archiving and retrieval practices by presenting us with a Best Practices in Storage Award in the Innovation and Promise category.

Another way we solicit feedback and monitor how well we keep our promises is by surveying dentists, dental benefits decision makers, and subscribers. The results of these surveys feed into our annual strategic planning process, and we often make changes based on what we learn. Results are consistently positive, but we always search for ways to improve our business practices and services. The most recent survey results showed overall satisfaction of: Decision Makers 97.94%, Subscribers 91.43%, and Dentists 99.65%.

All the resources needed to keep our promises, both our business infrastructure and our human resources, would not be available to us without the support of knowledgeable and dedicated board members, leaders in the dental industry, in their own organizations, and in their communities. They work closely and congenially with our management team to balance the business needs of today with planning for the future of Northeast Delta Dental. I appreciate working with each one.

Everyone at Northeast Delta Dental is looking forward to 2008 as it unfolds, bringing with it more opportunities to further our mission by contributing to the increased access to dental care of the over 690,000 people in Maine, New Hampshire, and Vermont whose dental benefits we administer.



Jonathan Adams, son of the late Samuel S. Adams, presents Thomas Raffio, FLMI, with the National Alliance on Mental Illness New Hampshire (NAMI NH) Samuel S. Adams Excellence in Community Leadership Award.



Letter From the Chairmen

We enjoy providing leadership to our state Boards and, through those leadership positions, to Northeast Delta Dental and the Northeast Delta Dental Foundation. Our Board members bring diverse backgrounds and expertise to their governance responsibilities, but we all share our enthusiasm for a business that constantly challenges itself to improve its services. It challenges itself because finding an innovative company in the group insurance industry against which Northeast Delta Dental can benchmark its exceptional business practices is difficult. Truly the promises it makes are the promises it keeps. Many of these promises are underscored by its service guarantees, still rare in this business sector.

Northeast Delta Dental ended 2007 in a strong financial position and grew its business base through both new sales and high subscriber retention. This resulted from the hard work and dedication of our employees and all the constituency groups that share our successes with us—our participating dentists, our group and individual customers, and our producers. Thank you all!

Maine benefited from the addition of 229 new group customers, representing 6,512 new primary subscribers, and resulting in nearly \$4.1 million in annual premium. During the year we contracted to administer dental benefits to 455 individuals that generated \$423,961 in new annual revenue. Three of the new groups added in 2007 were Formed Fiber Technologies, Inc., Auburn; Goodwill Industries of Northern New England, Portland; and Portsmouth Naval Shipyard members of the IFPTE, FEMTC, and IAFF unions.

New Hampshire added 422 new groups, representing 8,411 new primary subscribers and \$7,118,209 in annual premium. In addition, individual dental benefits sales accounted for 840 new subscribers for \$823,641 in new annual revenue. New groups included ECCO USA Inc., Londonderry; BW Services (Mt. Washington Hotel), Bretton Woods; and Saint Anselm College, Manchester.

Vermont added 334 new groups, representing 2,367 new subscribers, for \$1,628,282 in new annual revenue. Individual dental benefit sales were \$187,572 in annual premium, representing 242 subscribers. New groups added during 2007 included: Vermont State Employee Retiree Dental Plan, Montpelier; Sonnax Industries, Bellows Falls; and Vermont Retail Association, Essex Junction.

In 1995, Delta Dental Plans of Maine, New Hampshire, and Vermont, incorporated the Northeast Delta Dental Foundation to channel funding to oral health programs in our three states, and each of us also serves on its Board.

We are pleased to report that during the last year the Foundation gave over \$228,000 to dental clinics, in-school oral health initiatives, and unique oral health programs throughout our states, using funds we provided. We are financial partners with some exceptionally effective programs that work on the front lines of providing oral health education, workforce development, and services to underserved populations.

In addition to the Northeast Delta Dental Foundation, each of our states makes large financial contributions to address the issue of access to dental care. In Maine, we provided our annual grants to the University of New England in Portland and the University College of Bangor, a campus of the University of Maine at Augusta, scholarships to be awarded to students training as dental hygienists and assistants. Delta Dental Plan of Maine also provided the University of New England with a \$100,000 grant to fund a Performance Enhancement and Evaluation Center (PEEC) that uses patient simulations to train medical and dental professionals in how to handle patient emergencies, and gave another \$100,000 of additional funding over our regular annual contribution to the Foundation to be awarded to oral health programs.

In New Hampshire, we continued to fund the Northeast Delta Dental Faculty Chair in Oral Hygiene to make a professor available to train

Long before Sarbanes-Oxley, which we are not technically bound by, we committed to, and continue to practice, world-class standards for corporate governance. Our system of checks and balances was designed to win and keep your confidence in our ability to keep our promises.

dental hygiene and assisting students, which complements an increase in annual scholarship giving by the Foundation.

In Vermont, we again provided scholarship funding for dental hygiene students training at Vermont Technical College. We also expanded our efforts to increase dental access in the State of Vermont by helping to promote dentistry as a career during Health Care Careers month through Area Health Education Center and contributed to its loan repayment fund to encourage dentists to live and work in Vermont.

One of the reasons we are so proud to be affiliated with Northeast Delta Dental is because of its community outreach. In addition to improving access to oral health, Northeast Delta Dental supports a multitude of community organizations in Maine, New Hampshire, and Vermont.

These are just a few examples of organizations that benefited from our gifts in 2007: Easter Seals of Maine, Barbara Bush Hospital at Maine Medical Center, Maine Children's Alliance, Animal Rescue League of New Hampshire, New Hampshire Businesses for Social Responsibility, New Hampshire Philharmonic, and, in Vermont, Cancer Patient Support Program, Rutland Health Foundation, and Weston Playhouse.

We're enthusiastic about working with the senior managers of Northeast Delta Dental to expand our oral health mission, especially to those who have previously had no dental benefits. And, through the year, we'll keep doing just what we said we would—offering the best possible service to our customers that we are capable of providing. Our capabilities will continue to increase based on the sound business decisions we make. We promise!



*Left to right: Thomas Raffio, FLMI, President & CEO;
Jeffrey B. Doss, DDS, Chairman, Board of Directors, Delta Dental Plan of Maine;
David A. Hedstrom, DDS, Chairman, Board of Directors, Delta Dental Plan of New Hampshire;
David M. Anderson, Chairman, Board of Trustees, Delta Dental Plan of Vermont.*



Marketing

Northeast Delta Dental closely monitors the growing body of scientific evidence demonstrating connections between oral and whole-body health. In keeping with what this science is indicating, Northeast Delta Dental expanded the scope of several standard benefit features in 2007. These benefits are automatically included in our voluntary, small group, and individual products as these customers renew. Groups of 100 or more employees are given the option of adding these benefits at renewal for a small rate adjustment.

Coverage for cleanings was expanded from two to four times in a 12-month period. These may be either routine or periodontal cleanings in any combination, and the determination of the optimum number of cleanings per year for a patient is made by the dentist. Coverage for

fluoride treatment was expanded from once to twice in a 12-month period to age 19. Sealant coverage was extended from age 15 to age 19, with a replacement allowance. The implant coverage previously offered on select plans was expanded to all plans that include major benefits coverage. These enhancements will benefit patients who require extra preventive treatment to maintain oral health. The added cleanings will be even more advantageous to at-risk patients—those with periodontal conditions who are pregnant, have heart disease, or are diabetic, for example. More recently, effective January 1, 2008, Northeast Delta Dental added two new oral cancer screening procedure codes to its list of covered services for our individual product and virtually all group accounts.

Early detection of all cancers, including oral cancer, is critically important to its treatment and can lead to higher survival rates. Recent advances have enabled dentists to provide in-office screenings of suspicious spots or sores in patients' mouths to detect potentially dangerous cells. Northeast Delta Dental believes these oral cancer screening tests contribute to overall health and translate to reduced future health care costs.

We partner with you to find the right solution for your organization, or your family, to help you realize the best value for your benefits dollar.





Philanthropy

Corporate Community Involvement

We endorse community volunteerism, not only because it's the right thing to do, but it contributes to our business success. Our employees live and work in Maine, New Hampshire, and Vermont; and loyalty to their communities runs deep.

They make personal promises to their neighbors, schools, and families by lending a hand where the need is greatest. They coach little league, soccer, and hockey teams and walk, run, and bike to raise money to improve cancer research, the environment, and community services.

Employees provide leadership skills on boards and advisory committees and educate students about work readiness, entrepreneurship, and financial literacy through Junior Achievement curricula. During United Way's *Day of Caring*, employees participate in hands-on community service projects for nonprofit agencies.

We encourage these efforts and provide funding sources, time off, and leadership training to support them. Volunteering elevates recognition of Northeast Delta Dental's status as a good corporate citizen.

Rural Oral Health Access

The Northeast Delta Dental Foundation provides oral health funding in Maine, New Hampshire, and Vermont. What really makes us stand out is our passion for oral health and its importance to generations of families. Our tri-state area may look small from afar. Close up, Aroostook County, for example, is located in the upper northern tier of Maine's wilderness, and is larger than Rhode Island and Connecticut combined! We were able to reach all 36 schools through our partnership with Oral Health America, Smiles Across America, providing sealant and oral health education programs.

In Plainfield, Vermont, Terri Weinstein, RDH, is responsible for the Tooth Tutor Dental Access Program, designed to help children who do not have access to a dentist and to enhance the oral health curriculum in schools. We are proud to partner with the State of Vermont Office of Oral Health to fund this program. We salute Terri, the 2007 recipient of Vermont's Outstanding Dental Hygienist of the Year Award, for her dedication in reaching preschool through sixth-grade students.

With its majestic backdrop of Mount Chocorua, the most photographed mountain in America, Tamworth, New Hampshire, is a picturesque town populated by people who have formed a strong community. After several years of hard work, Tamworth Dental Center finally opened, meeting a pervasive and long-standing need for affordable, accessible oral health services. Managed by Tri-County Community Action Program and with overwhelming support from private and state funding and the Northeast Delta Dental Foundation, residents in Tamworth and surrounding towns now have access to affordable, quality dental care.

We are committed to sharing our resources with our community partners to make oral health care more accessible and to help people achieve an overall better quality of life.



Terri Weinstein, RDH, educates about oral health as the Tooth Tutor Dental Hygienist at Twinfield and Cabot schools.



Maine Dental Service Corporation D/B/A Delta Dental Plan of Maine

Balance Sheets December 31, 2007 and 2006

Assets	2007	2006
Cash and cash equivalents	\$ 5,630,826	\$ 5,155,264
Accounts receivable	2,098,218	1,675,752
Investments	24,649,225	20,743,406
Accrued investment income	172,354	175,578
Prepaid expenses	6,498	7,371
Fixed assets, at cost:		
Office equipment	121,102	119,523
Vehicles	65,279	70,443
Leasehold improvements	7,253	7,253
	193,634	197,219
Less: accumulated depreciation	123,752	120,626
Fixed assets, net	69,882	76,593
Total assets	\$ 32,627,003	\$ 27,833,964

Liabilities and Unrestricted Net Assets

Accounts payable:		
Trade	\$ 402,151	\$ 433,416
Northeast Delta Dental Foundation	201,900	211,100
Delta Dental Plan of New Hampshire, Inc.	417,814	146,287
Subscribers' claims payable and related accrued expenses	2,104,000	2,329,600
Accrued refunds	988,007	831,986
Unearned revenue and advances	1,172,999	1,243,942
Total liabilities	5,286,871	5,196,331
Unrestricted net assets	27,340,132	22,637,633
Total liabilities and unrestricted net assets	\$ 32,627,003	\$ 27,833,964

Congratulations to group customer MMG Insurance Company of Presque Isle, ranked in 2007 among the 25 Best Places to Work in Maine as first in the medium category. When told by a workshop presenter that being at MMG reminded him of being at Northeast Delta Dental, their benefits person said that she loves us; and, when approached by other [insurance] providers, she emphatically says, "No . . . they're worth every penny . . . we're staying with them!"

Maine Dental Service Corporation D/B/A Delta Dental Plan of Maine

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Net Assets for the Years Ended December 31, 2007 and 2006

Gross Amounts Billed	2007	2006
Premium revenue	\$ 50,913,339	\$ 52,713,438
Gross administrative services contracts revenue	11,626,740	6,615,695
Total gross amounts billed	62,540,079	59,329,133
Net investment revenue	1,019,444	925,139
Total	63,559,523	60,254,272
Gross Expenses Incurred		
Professional services:		
Risk claims incurred	40,233,550	41,720,417
Dental claims paid under administrative services contracts	10,655,253	6,079,986
Total professional services	50,888,803	47,800,403
Operating expenses	8,753,605	8,412,527
Interest expense	32,115	29,600
Total gross expenses incurred	59,674,523	56,242,530
Increase in unrestricted net assets from operations	3,885,000	4,011,742
Change in net unrealized appreciation/depreciation on investments	817,499	378,526
Increase in unrestricted net assets	4,702,499	4,390,268
Net assets, beginning of year	22,637,633	18,247,365
Net assets, end of year	\$ 27,340,132	\$ 22,637,633

The financial statements of Maine Dental Service Corporation, d/b/a Delta Dental Plan of Maine, as of, and for the years ended, December 31, 2007 and 2006, were audited by the firm of Baker Newman & Noyes LLC. Complete audited financial statements are available upon request by writing to: Northeast Delta Dental, Marketing Department, One Delta Drive, PO Box 2002, Concord, New Hampshire 03302-2002.



Delta Dental Plan of New Hampshire, Inc.

Balance Sheets December 31, 2007 and 2006

Assets	2007	2006
Cash and cash equivalents	\$ 5,617,076	\$ 5,949,331
Accounts receivable	3,171,848	2,610,708
Investments	24,240,933	20,667,089
Accrued investment income	195,661	164,389
Prepaid expenses	168,197	254,392
Fixed assets, at cost:		
Land and buildings	7,789,399	7,789,399
Building improvements	1,571,452	1,530,577
Computer software and equipment	6,393,326	5,324,008
Office equipment	1,232,640	1,345,853
Furniture and fixtures	249,444	199,799
Vehicles	230,990	228,191
	17,467,251	16,417,827
Less: accumulated depreciation and amortization	7,504,285	6,495,815
Fixed assets, net	9,962,966	9,922,012
Total assets	\$ 43,356,681	\$ 39,567,921

Liabilities and Unrestricted Net Assets

Subscribers' claims payable and related accrued expenses	\$ 2,216,300	\$ 2,405,300
Accounts payable and accrued expenses	3,766,775	2,699,560
Northeast Delta Dental Foundation	206,300	263,600
Unearned revenue and advances	2,413,663	2,618,022
Accrued refunds	1,083,424	765,963
Notes payable	2,870,728	3,708,228
Total liabilities	12,557,190	12,460,673
Unrestricted net assets	30,799,491	27,107,248
Total liabilities and unrestricted net assets	\$ 43,356,681	\$ 39,567,921

A service call to the office of participating dentists generated this feedback from office staff:

"Your customer service people could give a course on customer service that all dental insurers should take! They all should do what you do!"

A dental office in New Hampshire

Delta Dental Plan of New Hampshire, Inc.

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Net Assets for the Years Ended December 31, 2007 and 2006

Gross Amounts Billed	2007	2006
Premium revenue	\$ 65,669,846	\$ 63,352,792
Gross administrative services contracts revenue	158,514,508	146,195,838
Total gross amounts billed	224,184,354	209,548,630
Net investment revenue	1,564,196	1,007,290
Total	225,748,550	210,555,920
Gross Expenses Incurred		
Professional services:		
Risk claims incurred	51,691,866	48,357,390
Dental claims paid under administrative services contracts	144,439,313	132,815,313
Total professional services	196,131,179	181,172,703
Operating expenses	24,576,273	23,281,094
Premium taxes	1,049,179	1,021,782
Net rental real estate loss	65,226	76,072
Loss (gain) on disposal of fixed assets	7,044	(7,787)
Total gross expenses incurred	221,828,901	205,543,864
Increase in unrestricted net assets from operations	3,919,649	5,012,056
Gain on derivative	—	1,571
Change in net unrealized appreciation/depreciation on investments	(227,406)	152,576
Increase in unrestricted net assets	3,692,243	5,166,203
Net assets, beginning of year	27,107,248	21,941,045
Net assets, end of year	\$ 30,799,491	\$ 27,107,248

Gross amounts billed includes claims and expense reimbursements from Delta Dental Plan of Maine and Delta Dental Plan of Vermont.

The financial statements of Delta Dental Plan of New Hampshire, Inc., as of, and for the years ended, December 31, 2007 and 2006, were audited by the firm of Baker Newman & Noyes LLC. Complete audited financial statements are available upon request by writing to: Northeast Delta Dental, Marketing Department, One Delta Drive, PO Box 2002, Concord, New Hampshire 03302-2002.



Delta Dental Plan of Vermont, Inc.

Balance Sheets December 31, 2007 and 2006

Assets	2007	2006
Cash and cash equivalents	\$ 3,131,543	\$ 2,290,248
Accounts receivable	668,817	865,078
Investments	11,017,366	9,644,511
Accrued investment income	81,356	73,218
Prepaid expenses	4,762	5,330
Fixed assets, at cost:		
Vehicles	47,094	36,991
Furniture, fixtures, and equipment	38,272	38,272
	85,366	75,263
Less: accumulated depreciation	42,768	46,546
Fixed assets, net	42,598	28,717
Total assets	\$ 14,946,442	\$ 12,907,102

Liabilities and Unrestricted Net Assets

Accounts payable:		
Trade	\$ 143,486	\$ 148,024
Northeast Delta Dental Foundation	76,600	117,900
Delta Dental Plan of New Hampshire, Inc.	395,720	107,499
Subscribers' claims payable and related accrued expenses	947,300	854,000
Unearned revenue and advances	740,768	679,859
Total liabilities	2,303,874	1,907,282
Unrestricted net assets	12,642,568	10,999,820
Total liabilities and unrestricted net assets	\$ 14,946,442	\$ 12,907,102

“Wow! I couldn’t contain my excitement when I received your letter stating that you decided in favor of supporting our financial request and [would] provide funds to cover the costs of purchasing digital radiography equipment for our new dental assisting classroom. I have to be honest; my feet left the floor when I read your letter. Thank you so much.”

Beth Ladd, CDA, EFDA

Program Director

Center for Technology Essex

Essex Junction, Vermont

Delta Dental Plan of Vermont, Inc.

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Net Assets for the Years Ended December 31, 2007 and 2006

Gross Amounts Billed	2007	2006
Premium revenue	\$ 23,262,401	\$ 20,864,044
Gross administrative services contracts revenue	20,679,980	21,777,306
Total gross amounts billed	43,942,381	42,641,350
Net investment revenue	745,189	553,530
Total	44,687,570	43,194,880
Gross Expenses Incurred		
Professional services:		
Risk claims incurred	18,680,051	15,665,243
Dental claims paid under administrative services contracts	18,814,562	19,871,695
Total professional services	37,494,613	35,536,938
Operating expenses	5,716,830	5,418,691
Total gross expenses incurred	43,211,443	40,955,629
Increase in unrestricted net assets from operations	1,476,127	2,239,251
Change in net unrealized appreciation/depreciation on investments	166,621	53,844
Increase in unrestricted net assets	1,642,748	2,293,095
Net assets, beginning of year	10,999,820	8,706,725
Net assets, end of year	\$ 12,642,568	\$ 10,999,820

The financial statements of Delta Dental Plan of Vermont, Inc., as of, and for the years ended, December 31, 2007 and 2006, were audited by the firm of Baker Newman & Noyes LLC. Complete audited financial statements are available upon request by writing to: Northeast Delta Dental, Marketing Department, One Delta Drive, PO Box 2002, Concord, New Hampshire 03302-2002.



Senior Management

Northeast Delta Dental's Values

We believe that effective **communication** is essential for our continued success as a great place to work and a stellar place to do business for all customers, service providers, and employees. We believe that **teamwork** is key to working effectively toward our mission, being committed to giving 100% and to working collaboratively with shared responsibility and accountability. We believe that **quality** is a core value that enables us to strive continually toward reaching our mission and goals, and to achieving excellence in all that we do, resulting in our consistent feeling of pride in our work at Northeast Delta Dental. We believe that **integrity** is a crucial value that enables us to be respectfully honest and responsive to internal and external customers.

“Starting work here at Northeast Delta Dental is new and exciting . . . business here is done as a team. Here we have an opportunity to bring forth new ideas and can expect our voices to be heard. Wow!”

*Don Walker,
a new employee*



Front row from left to right: Linda J. Roche, Director, Office of Strategy Management; Helen T. Biglin, Senior Vice President, Finance; Thomas Raffio, FLMI, President & CEO.

Second row from left to right: Michel E. Couret, DDS, Chief Dental Officer; Barbara A. McLaughlin, Executive Administrator; Laurence R. Weissbrot, FSA, MAAA, Director, Actuarial & Research; Kenneth L. Robinson, Jr., Esq., General Counsel; Michael D. Bourbeau, Vice President, Information Systems.

Back row from left to right: William H. Lambrukos, Senior Vice President, Operations; Shannon E. Mills, DDS, FAGD, FICD, Vice President, Professional Relations; Connie M. Roy-Czyzowski, SPHR, CCP, Vice President, Human Resources; Gene R. Emery, Vice President, Marketing.

Maine

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This annual report was printed on FSC Certified paper, promoting responsible use of the world's forests.