

Service delivered...



to families.



to employers.



to communities.

2010

Northeast Delta Dental Annual Report

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.

Our 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.

1,486,151

Claims processed, 99.9% within 15 days.

We're on a Mission to Improve the Oral Health of Children and their Families!

We promote oral health education and remove barriers to care for at-risk children. Expanding on a 2009 national Delta Dental Plans Association initiative, we commissioned a survey of children's primary caregivers to gain insight into the oral health knowledge of caregivers and the status of their children's oral health. A researcher conducted random 15-minute telephone interviews with 151 primary caregivers of children from



birth to age 11. The following are three comparisons of the survey results of Maine, New Hampshire, and Vermont to the national survey results:

- More children in the tri-state area see the dentist, but they start at a later age than recommended, compared to the national average.
- Although children in the tri-state area first visit the dentist at a later age and are less often covered by dental benefits, they are less troubled by cavities than children nationally.
- Children in the tri-state area seem to have healthier diets than children nationally.

Download the survey results at:

www.nedelta.com/Providers/Children-s-Oral-Health-Survey.aspx

Letter from the President

Serving our dentists, producers, and group and individual customers cheerfully, compassionately, and skillfully, is at the heart of everything we do at Northeast Delta Dental to increase access to oral health care. That's the reason we continue to be successful during periods of economic uncertainty. Our subscriber retention rate was over ninety-eight percent in a year during which employers found it increasingly more difficult to stretch their benefits dollars. We appreciate the opportunity to administer the dental benefits of over 725,000 citizens of northern New England.

In 2010, we added 578 new group customers. We also added 1,204 new subscribers to the individual product, bringing the total number of covered lives to 9,779. We continue to expand our reach of services. One year ago, we acquired Combined Services LLC, a general insurance agency that offers multi-line products and services.

During 2010/2011, we celebrate the fiftieth anniversary of Delta Dental Plan of New Hampshire, which, jointly with Delta Dental Plan of Maine and Delta Dental Plan of Vermont, does business as Northeast Delta Dental. One of my personal challenges this year was to run up a mountain for the first time in the Mt. Washington Road Race. We sponsor this event each year; and, like Northeast Delta Dental, it celebrated its fiftieth anniversary in 2010. It was one of my most demanding races, but my training and experience helped me to complete the race. In some ways, 2010 was one of Northeast Delta Dental's most demanding years; but, because of our long years of training and experience in the dental benefits industry, we continued to deliver the same exceptional level of service for which we are best known. We completed the year in a strong financial position.

Northeast Delta Dental was recognized in a number of ways in 2010 for its service delivery to its employers and its communities. We were certified by the Flex-Friendly national business recognition program in an inaugural group of 25 employers who documented an understanding that one of the best ways to build loyalty is by offering workers some control over how, when, and where work gets done. Through its Psychologically



Photo by Richard Clark
Thomas Raffio, President & CEO

Healthy Workplace Program, the American Psychological Association selected us as one of 10 Best Practices Honorees for flexible work policies that are easy to understand and administer and take both employee and organizational needs into account. We were presented with a 2010 Alfred P. Sloan Award for Business Excellence in Workplace Flexibility, a national award by When Work Works to recognize employers that use workplace flexibility to enhance business and employee success. For our community service, the Rotary Club of Saco Bay, Maine, presented us with a Service Above Self Award for invaluable corporate citizenship.

I'm proud of Northeast Delta Dental and humble to be the President & CEO of a company whose employees make delivering top-notch service their highest priority. I enjoy working with my leadership and administrative teams, the directors and trustees of our boards, my Delta Dental colleagues across the country, and all of my Northeast Delta Dental colleagues to administer dental benefits efficiently and effectively while developing future products and services. Please tell us how we are doing in 2011. We're here to serve you!

Visit Tom's blog at: <http://tomraffio.wordpress.com>



Left to right: Peter A. Welnak, DDS, Chairman, Board of Directors, Delta Dental Plan of New Hampshire; Douglas C. Terp, Chairman, Board of Directors, Delta Dental Plan of Maine; David M. Anderson, Chairman, Board of Trustees, Delta Dental Plan of Vermont

Letter from the Chairmen

Northeast Delta Dental has administered dental benefits for fifty years, and the theme of this year's annual report reminds readers that we always keep successful service delivery in the forefront. As numbers often do, year end results provide strong indicators of another high-energy year of serving our dentists, producers, and group and individual customers. Our methods sometimes change, but we always aim at improving the quality of service, challenging ourselves to find new and better ways to satisfy you.

Maine added 171 group customers representing 4,128 new primary subscribers and resulting in \$3.2 million in annualized revenue; New Hampshire added 178 group customers representing 9,772 new primary subscribers and resulting in \$6.1 million in annualized revenue; and Vermont added 229 group customers representing 1,947 new primary subscribers and resulting in \$1.5 million in annualized revenue. New groups included Southern Maine Medical Center; Olympia Sports; and Scarborough School Department in Maine; C & S Wholesale Grocers, Inc.; Stonyfield Farm, Inc.; and Alice Peck Day Health Systems in New Hampshire; and The Orvis Company; Country Home Products; and Vermont Federal Credit Union in Vermont.

Northeast Delta Dental served its communities in too many ways to describe in this letter, but here are a few examples. Delta Dental Plan of Maine was the lead contributor to the University of New England's efforts to establish a dental college to offer dentists training in northern New England, with additional funding provided by Delta Dental Plan of New Hampshire, Delta Dental Plan of Vermont, and the Northeast Delta Dental Foundation. In New Hampshire, we provided a large gift to the Crotoned Mountain Rehabilitation Center in support of the construction of its accessible trails program, honoring past board chairman David Hedstrom, DDS. Through the Northeast Delta Dental Foundation, we awarded the largest single grant in its history to the Vermont Head Start and Early Head Start programs to sustain the Vermont Department of Health's Tooth Tutor program for one year, a program that reaches women who are pregnant and young children to educate them and their family members about the importance of early prevention and treatment.

One of the benefits of serving on one of Northeast Delta Dental's boards of trustees or directors is collaborating with President & CEO, Tom Raffio. During the year that marked Tom's fifteenth anniversary at the company, he was singled out for recognition by *Business NH Magazine* and the New Hampshire Association of Chamber of Commerce Executives as New Hampshire's Business Leader of the Decade. The award recognized his service to his company, his industry, and his state and reflected very well on Northeast Delta Dental.

Thank you for giving us many opportunities to deliver service to you in 2010. We value our relationship with you, and we will always try to make each experience with us even better than the one before. Thank you for whatever service delivery opportunities you may provide to us in 2011.

We promise to deliver outstanding service at all times, and we deliver on that promise.

We Serve Families.



With a large investment by Delta Dental Plan of Maine and additional funding from the Northeast Delta Dental Foundation, the New York University College of Dentistry (NYUCD) - Henry Schein Cares Global Student Outreach Program collaborated with the Washington County Children's Program and Caring Hands of Maine Dental Center to hold a dental outreach at the Lee Pellon Event Center in Machias for one week in October, with supervised dental students providing care. Early involvement by Northeast Delta Dental helped facilitate the networking of key Maine stakeholders and organizations in Washington County, a federally designated Healthcare Workers Shortage Area. Successful program implementation would enable NYUCD to use this program as a model for improving access to care that could be replicated in the Northeast region, and they and their program partners are planning a spring 2011 outreach to Machias with more practitioners to meet the demand. The outreach clinic examined and treated 284 children and 256 adults.

We Serve Employers.



Administering dental benefits generally isn't an employer's top priority, and that's why we make it ours. By providing consistent, excellent service to employees and their family members, and the dentists and dental auxiliary staff that treat them, we take the administrative burdens off the shoulders of employers. In addition, we help educate employees about their benefits so they and their family members will avail themselves regularly of the preventive treatment that will keep their teeth and gums healthy and contribute to their overall health.

We Serve Communities.



For a third year, Delta Dental Plan of Vermont provided a donation to support the Vermont Educational Loan Repayment Program as a community match. This program is administered through Area Health Education Center (AHEC), with the goal of ensuring a stable and adequate supply of dentists (through recruitment and retention) to meet the oral health care needs of Vermonters and increase access for the Medicaid population. Air Force veteran, Dr. Jared Rediske, originally from Minnesota, is one of three 2010 recipients. After practicing dentistry in Brattleboro, he joined West River Family Dental, located in the small rural town of Townshend, Vermont. He shows his strong commitment to pediatric dentistry through his participation in well baby clinics, serving Medicaid families, and participating in the Early Education Program through Vermont Head Start. He serves on the leadership team for the State of Vermont in the American Academy of Pediatric Dentistry Head Start Dental Home Initiative. He also recruits and mentors other dentists in his region to treat children who are on Medicaid. Dr. Rediske is an avid outdoorsman, skiing at local mountains, riding his mountain bike, and enjoying Vermont's beautiful rivers in his kayak.

Despite the pressures of the downturned economy, development of companion products and services to our dental insurance strengthened our position in the market place and allowed us to serve families, employers, and communities in Maine, New Hampshire, and Vermont in new ways.



DeltaVision®
Thirty employers added DeltaVision®, our new vision insurance available in Maine and New Hampshire, to their benefit packages to date. January 2011 was the month of largest sales volume, with 16 new groups added. The largest

business to purchase

DeltaVision® employs over 1,700 people, but we sell to companies with as few as five employees eligible for benefits and two enrolled.

Complementary Ancillary Products

Through our holding company, for the first time Northeast Delta Dental has been able to offer complementary, ancillary employee benefits. All of our constituents benefit from the strengths of the general insurance agency with which we are now more closely affiliated and which shares our service orientation and business philosophies.

1,764

Food items collected by employees to stock the shelves of The Friendly Kitchen, our local food kitchen at which employees volunteer once a month.

Collaborations

We are leveraging our valued partnerships with Harvard Pilgrim Health Care and Blue Cross and Blue Shield of Vermont. Our partnerships increase our ability to compete with national multi-line carriers that market dental insurance in Maine, New Hampshire, and Vermont. These are only two of the many organizations with which we collaborate routinely.

Patient-Centered Oral Health

Our pilot program of Healthy Smiles ~ Healthy Lives was launched with a large group customer. This is a preventive dental benefits program that is available to participants who are at moderate to high risk for tooth decay and periodontal disease. Risk assessment and disease status results for each patient provide an objective evaluation of their oral health. Using evidence-based best practices, we can target preventive benefits to focus on the needs of each individual. Also, by encouraging communication between dental and medical providers, patients' overall health can improve. We anticipate the program will include other groups in 2012.



5,251

Number of pounds employees donated for recycling, making a total of 20,674 pounds recycled in three years.

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

Balance Sheet December 31, 2010 and 2009

| Assets | 2010 | 2009 |
|--|---------------|---------------|
| Cash and investments | \$ 34,361,757 | \$ 31,680,567 |
| Accounts receivable | 3,125,601 | 2,939,924 |
| Fixed assets, net and other assets | 39,288 | 42,282 |
| Total assets | \$ 37,526,646 | \$ 34,662,773 |
| Liabilities and Unrestricted Net Assets | | |
| Accounts payable and accrued expenses | \$ 743,476 | \$ 700,433 |
| Major donation payable – University of New England* | 1,289,000 | 1,756,000 |
| Subscribers' claims payable and related accrued expenses | 2,030,500 | 2,027,100 |
| Unearned revenue and advances | 2,629,042 | 2,534,852 |
| Total liabilities | 6,692,018 | 7,018,385 |
| Unrestricted net assets | 30,834,628 | 27,644,388 |
| Total liabilities and unrestricted net assets | \$ 37,526,646 | \$ 34,662,773 |

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Net Assets for the Years Ended December 31, 2010 and 2009

| Gross Amounts Billed | 2010 | 2009 |
|--|---------------|---------------|
| Gross billings | \$ 79,448,867 | \$ 75,029,888 |
| Net investment revenue | 808,888 | 933,790 |
| Total revenues | 80,257,755 | 75,963,678 |
| Gross Expenses Incurred | | |
| Professional services | 67,908,059 | 64,828,944 |
| Operating expenses | 10,258,155 | 9,950,266 |
| Total gross expenses incurred | 78,166,214 | 74,779,210 |
| Increase in unrestricted net assets from operations | 2,091,541 | 1,184,468 |
| Change in net unrealized appreciation on investments | 1,098,699 | 1,846,523 |
| Increase in unrestricted net assets | 3,190,240 | 3,030,991 |
| Net assets, beginning of year | 27,644,388 | 24,613,397 |
| Net assets, end of year | \$ 30,834,628 | \$ 27,644,388 |

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, 2010 and 2009, 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.

* In 2008 the company pledged \$2,000,000 to the University of New England for the establishment of its new college of dental medicine.

1,655

Number of Maine, New Hampshire, and Vermont dentists in participating network.

Delta Dental Plan of New Hampshire, Inc.

Balance Sheet December 31, 2010 and 2009

| Assets | 2010 | 2009 |
|--|---------------|---------------|
| Cash and investments | \$ 32,484,210 | \$ 29,554,109 |
| Accounts receivable | 4,156,301 | 3,929,303 |
| Fixed assets, net and other assets | 8,677,265 | 9,527,622 |
| Total assets | \$ 45,317,776 | \$ 43,011,034 |
| Liabilities and Unrestricted Net Assets | | |
| Accounts payable and accrued expenses | \$ 2,726,731 | \$ 2,846,663 |
| Subscribers' claims payable and related accrued expenses | 2,184,500 | 1,882,300 |
| Unearned revenue and advances | 3,958,925 | 3,940,400 |
| Notes payable | 1,890,000 | 2,100,000 |
| Total liabilities | 10,760,156 | 10,769,363 |
| Unrestricted net assets | 34,557,620 | 32,241,671 |
| Total liabilities and unrestricted net assets | \$ 45,317,776 | \$ 43,011,034 |

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Net Assets for the Years Ended December 31, 2010 and 2009

| Gross Amounts Billed | 2010 | 2009 |
|--|----------------|----------------|
| Gross billings | \$ 276,996,834 | \$ 263,918,821 |
| Net investment revenue | 932,306 | 1,392,115 |
| Total revenues | 277,929,140 | 265,310,936 |
| Gross Expenses Incurred | | |
| Professional services | 249,379,499 | 237,425,903 |
| Operating expenses | 26,641,278 | 25,772,750 |
| Other expenses | 944,096 | 905,758 |
| Total gross expenses incurred | 276,964,873 | 264,104,411 |
| Increase in unrestricted net assets from operations | 964,267 | 1,206,525 |
| Change in net unrealized appreciation on investments | 1,351,682 | 1,087,602 |
| Increase in unrestricted net assets | 2,315,949 | 2,294,127 |
| Net assets, beginning of year | 32,241,671 | 29,947,544 |
| Net assets, end of year | \$ 34,557,620 | \$ 32,241,671 |

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, 2010 and 2009, 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 Sheet December 31, 2010 and 2009

| Assets | 2010 | 2009 |
|--|---------------|---------------|
| Cash and investments | \$ 16,300,781 | \$ 15,021,108 |
| Accounts receivable | 1,027,600 | 846,800 |
| Fixed assets, net and other assets | 90,128 | 96,960 |
| Total assets | \$ 17,418,509 | \$ 15,964,868 |
| Liabilities and Unrestricted Net Assets | | |
| Accounts payable and accrued expenses | \$ 445,541 | \$ 376,503 |
| Subscribers' claims payable and related accrued expenses | 1,013,100 | 1,009,300 |
| Unearned revenue and advances | 1,195,960 | 838,676 |
| Total liabilities | 2,654,601 | 2,224,479 |
| Unrestricted net assets | 14,763,908 | 13,740,389 |
| Total liabilities and unrestricted net assets | \$ 17,418,509 | \$ 15,964,868 |

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Net Assets for the Years Ended December 31, 2010 and 2009

| Gross Amounts Billed | 2010 | 2009 |
|--|---------------|---------------|
| Gross billings | \$ 52,912,991 | \$ 50,212,816 |
| Net investment revenue | 414,454 | 420,311 |
| Total revenues | 53,327,445 | 50,633,127 |
| Gross Expenses Incurred | | |
| Professional services | 46,275,363 | 44,079,353 |
| Operating expenses | 6,311,372 | 6,012,041 |
| Total gross expenses incurred | 52,586,735 | 50,091,394 |
| Increase in unrestricted net assets from operations | 740,710 | 541,733 |
| Change in net unrealized appreciation on investments | 282,809 | 235,570 |
| Increase in unrestricted net assets | 1,023,519 | 777,303 |
| Net assets, beginning of year | 13,740,389 | 12,963,086 |
| Net assets, end of year | \$ 14,763,908 | \$ 13,740,389 |

The financial statements of Delta Dental Plan of Vermont, Inc., as of, and for the years ended, December 31, 2010 and 2009, 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.

248,622

Calls answered by pleasant, knowledgeable customer service representatives, with an average call speed of 42 seconds.

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214

**Number of Northeast Delta Dental employees
dedicated to providing world-class service – 100%!**

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Photo by Kelly Sirois

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Workplace Awards



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