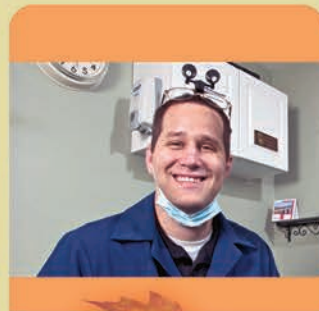


## Oral Health | For Every Season of Life





*“Dental benefit plan design is increasingly based on the growing body of evidence indicating that, from before birth to death, oral health is important because of its linkages to overall health.” President & CEO, Thomas Raffio, FLMI*

## 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.

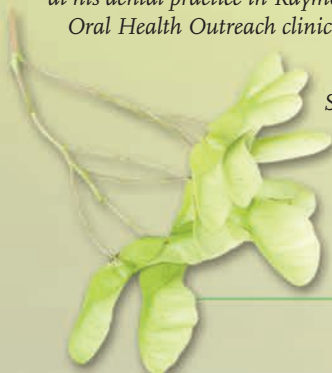
We believe that integrity is a crucial value that enables us to be respectfully honest and responsive to internal and external customers.

## Measures of Success

1,487,308	Claims processed.
99.9%	Claims processed within 15 days.
235,343	Calls answered by friendly, knowledgeable customer service representatives.
1,675	Dentists in our participating network.
99.9%	Up-time for critical systems most affecting customer service.
97.9%	Renewing customers.

*Cover from left to right: Participant at Vermont Head Start Early Head Start Tooth Tutor dental education session; Funded by the Northeast Delta Dental Foundation, the Circle Program, Groton, New Hampshire, encourages beneficial oral health habits among its campers; Bryan LeClerc, DDS, benefits from loan repayment funds provided by Delta Dental Plan of Maine, allowing him to treat a sizeable pediatric Medicaid population at his dental practice in Raymond, Maine; Patient at NYU Oral Health Outreach clinic in Washington County, Maine.*

*Seasonal photographs were taken by employees and were also selected for inclusion in our 2012-2013 desktop calendar.*



*"We are dedicated to sharing the message that oral health is an important component of overall health, and we do so in many forms and in many places." Board Chairmen*



Thomas Raffio  
President & CEO

As 2011 came to a close, we were administering the dental benefits of nearly 740,000 citizens of northern New England. We never take that privilege for granted. During the last year, we added 10,725 new group customers and 476 subscribers to our individual and family plan, bringing the total number of new covered lives to 11,201.

Like every year, we began a new year thankful for our dentists, producers, group and individual customers, and all of the people whose relationships we value

and who help us to further our oral health mission. Dental benefit plan design is increasingly based on the growing body of evidence indicating that, from before birth to death, oral health is important because of its linkages to overall health.

Last year was marked by a realignment of our leadership team due to the retirements of long-time senior executives Helen Biglin and Gene Emery, resulting in two new faces in the senior management photo (page 8). Former Finance Director Frank Boucher now serves Northeast Delta Dental as its senior vice president of finance, and former Maine Market Manager Jodie Hittle now serves the corporation as its vice president of sales.

Northeast Delta Dental is actively engaged in efforts to help shape both the federal regulations and state statutes of the Patient Protection and Affordable Care Act (referred to as ACA) as they relate to dental benefits to be included in the health benefits exchanges as they are established.



Objectives are to make certain that state legislators and regulators understand the provisions of ACA as they relate to dental benefits and that exchanges are designed to enable people using the exchanges to easily find information about available dental coverage and to select an appropriate dental plan.

Our Guarantee Of Service Excellence<sup>SM</sup> (GOSE) program celebrated its fifteenth anniversary in 2011. When I introduced a comprehensive service guarantee program, structuring the program based on feedback from our customers, I knew it would encourage us to continuously improve our processes and would attract new customers. It has effectively lowered our administrative rates, and group customers appreciate our seven-point universal guarantee. Significantly, GOSE is still highly regarded as a state-of-the-art service guarantee program, and our competitors still haven't successfully copied this universal guarantee.

In the spring, the American Psychological Association honored Northeast Delta Dental with a Psychologically Healthy Workplace award for demonstrating how a positive organizational culture and a healthy, high-performing workforce promotes business success. More recently, *New Hampshire Business Review*, partnering with Harvard Pilgrim Health Care of New England, presented us with a Health Innovator Award for our multi-faceted employee wellness program.

I appreciate working with the directors and trustees of our boards, my leadership team, my administrative colleagues, and my colleagues at other Delta Dental member companies and the Delta Dental Plans Association during the last year. All of us at Northeast Delta Dental extend our best wishes for a peaceful and prosperous 2012.

A handwritten signature in black ink that reads "Thomas Raffio". The signature is fluid and cursive.



## Letter from the Board Chairs

Mike Paulin



*"No one is ever too young or too old to benefit from the preventive behaviors and procedures that dental insurance encourages . . ." Board Chairmen*



*Left to right: David M. Anderson, Chairman, Board of Trustees  
Delta Dental Plan of Vermont  
Terence A. Wardrop, Chairman, Board of Directors  
Delta Dental Plan of New Hampshire  
Douglas C. Terp, Chairman, Board of Directors  
Delta Dental Plan of Maine*

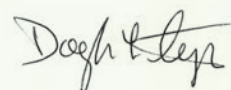
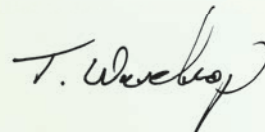
No one is ever too young or too old to benefit from the preventive behaviors and procedures that dental insurance encourages, which is why this annual report underscores the importance of oral health during every stage of life.

We are happy to report that sales were relatively strong despite the soft national economy and the economies in each of our states. Additionally, each state retained 97% or more of its customers. Maine added 187 group customers representing 6,197 new primary subscribers and resulting in nearly \$4.8 million in annualized revenue; New Hampshire added 130 group customers representing 2,941 new primary subscribers and resulting in over \$2.6 million in annualized revenue; and Vermont added 176 group customers representing 1,587 new primary subscribers and resulting in more than \$1.3 million in annualized revenue. New groups included South Financial, City of Portland, and Pen Bay Healthcare in Maine; Timberland LLC, New Hampshire Catholic Charities, and New England Wire Technologies in New Hampshire; and Vermont Hospital Shared Service Network, Plasan North America, and Lund Family Center, Inc. in Vermont.

Continued success enables us to invest liberally in our communities. We supported the work of Easter Seals, Maine; Make-A-Wish Foundation of New Hampshire; and Vermont Special Olympics — only three examples among hundreds. We find it particularly satisfying to represent our states on the board of the Northeast Delta Dental Foundation, which awarded over three hundred thousand dollars to oral health programs in our states during the last year.

We appreciate Tom Raffio's leadership and the admirable way he successfully balances his commitments to Northeast Delta Dental and to the community boards and advisory committees on which he serves. Tom was recognized in 2011 by the University System of New Hampshire Board of Trustees with a Granite State Award for being a "true shining star in New Hampshire," and the Massachusetts College of Pharmacy and Health Sciences awarded him a Doctor of Science, honoris causa for his distinguished leadership in New Hampshire's health care system.

The implications of healthcare reform and the economic climate present us with challenges in each of our states that encourage us to handle change resourcefully, but all the essential characteristics that make Northeast Delta Dental unique among dental benefit administrators remain unchanged. We are single-minded about our mission to make oral health education and services more widely available through our business and our investments in oral health programs. We are dedicated to sharing the message that oral health is an important component of overall health, and we do so in many forms and in many places. And we are committed to always doing our very best to exceed the expectations of our group and individual customers.



*"... we are committed to always doing our very best to exceed the expectations of our group and individual customers." Board Chairmen*

DeltaVision®, Northeast Delta Dental's newest group insurance product, is now available to employers of five or more benefit-eligible employees in Maine and New Hampshire. During the last year, 59 employers added DeltaVision® to their benefit packages, with more than 7,400 total lives newly covered, 3,340 of whom were subscribers.

Health through Oral Wellness™ (HOW) is the new trademarked name for Northeast Delta Dental's oral health pilot program. HOW is based on the patient-centered oral health philosophy that if provider and patient efforts are focused on improving oral health, overall health can improve. Currently piloted by two employers, HOW's several distinctive components include: oral health risk assessments that trigger enhanced preventive services based on need, oral health information provided to participants, and communication between medical and dental providers encouraged to benefit the patient.

Through our holding company, we continue to offer complementary, ancillary employee products. 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.

Northeast Delta Dental educates potential purchasers and the public on the value of oral health. As part of our commitment to promoting good oral health, we feature articles and educational tidbits on a variety of oral health related topics in the *Oral Health Update*, a quarterly e-newsletter distributed to over 50,000 subscribers.



Another way we communicate directly to consumers about the importance of oral health and our individual and family plan is through our family marketing at sporting events. For example, in partnership with the New Hampshire Fisher Cats, we created an Oral Health Challenge program to help communicate the importance of good oral health hygiene. Children 12 and under who brushed twice and flossed once every day for a week received two tickets for one of six Fisher Cats games. Over 800 children participated in the Oral Health Challenge, many of whom took part in a pre-game parade on the ball field. The Challenge is ongoing in 2012.



Jodie Andruskevich







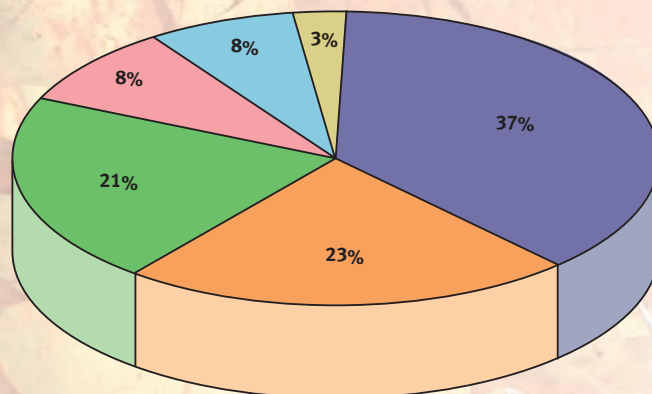
## Philanthropy

*The Northeast Dental Foundation has been a frequent funder of the dental center at The Community Health Center of Burlington, Vermont. "Patients leave our clinic smiling for the first time and even start having longer conversations because they aren't embarrassed by their teeth anymore," reported The Community Health Center.*

The Northeast Delta Dental Foundation was incorporated as a charitable 501(c)(3) in 1995 to direct a significant portion of Northeast Delta Dental's giving to oral health programs in Maine, New Hampshire, and Vermont through a formal grant application process. The Foundation is primarily funded by Delta Dental Plan of Maine, Delta Dental Plan of New Hampshire, and Delta Dental Plan of Vermont, with one golf tournament fundraiser a year. It is also the grateful recipient of gifts by individuals and businesses.

As Northeast Delta Dental has prospered, the volume and size of grants has grown. During 2011, a total of \$323,389 was invested in: dental clinics; in-school sealant, screening, and education programs; and educational support and recruitment for dental professionals.

## 2011 Grant Distribution



- = Dental Clinics and Care
- = Scholarships/Recruitment
- = Oral Health Education
- = In-School Programs
- = Events and Coalitions
- = Dental Professional Seminars

## Northeast Delta Dental Foundation Mission

The mission of the Northeast Delta Dental Foundation is to improve the access to, and the quality of, dental health and education for the public and the dental communities in Maine, New Hampshire, and Vermont.



*A check to endow the Dr. Thurston J. Carpenter Scholarship Fund to provide financial support to dental hygiene and dental assisting students at NHTI, Concord's Community College is presented.*



*Participant at Vermont Head Start Early Head Start Tooth Tutor Program completes an oral health exercise.*

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

## Balance Sheet — December 31, 2011 and 2010

Assets	2011	2010
Cash and investments	\$ 35,201,012	\$ 34,361,757
Accounts receivable	3,595,237	3,125,601
Fixed assets, net and other assets	41,438	39,288
Total assets	<u>\$ 38,837,687</u>	<u>\$ 37,526,646</u>
<b>Liabilities and Unrestricted Net Assets</b>		
Accounts payable and accrued expenses	\$ 806,031	\$ 822,176
Major donation payable – University of New England*	695,000	1,289,000
Subscribers' claims payable and related accrued expenses	1,977,000	1,951,800
Unearned revenue and advances	2,339,801	2,629,042
Total liabilities	<u>5,817,832</u>	<u>6,692,018</u>
Unrestricted net assets	33,019,855	30,834,628
Total liabilities and unrestricted net assets	<u>\$ 38,837,687</u>	<u>\$ 37,526,646</u>

## Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Net Assets for the Years Ended December 31, 2011 and 2010

Gross Amounts Billed	2011	2010
Gross billings	\$ 84,215,765	\$ 79,448,867
Net investment revenue	798,167	808,888
Total revenues	<u>85,013,932</u>	<u>80,257,755</u>
<b>Gross Expenses Incurred</b>		
Professional services	71,346,081	67,908,059
Operating expenses	11,208,051	10,258,155
Total gross expenses incurred	<u>82,554,132</u>	<u>78,166,214</u>
Increase in unrestricted net assets from operations	2,459,800	2,091,541
Change in net unrealized appreciation on investments	(274,573)	1,098,699
Increase in unrestricted net assets	2,185,227	3,190,240
Net assets, beginning of year	30,834,628	27,644,388
Net assets, end of year	<u>\$ 33,019,855</u>	<u>\$ 30,834,628</u>

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, 2011 and 2010, 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.

*“Thank you for sponsoring our local Give Kids A Smile® event. On February 25, Maine Coast Community Dental Clinic provided 27 uninsured children ages one to 18 with . . . free oral health services during our local event,” reported Kathie Norwood, Executive Director, Downeast Health Services, Ellsworth, Maine.*



## Delta Dental Plan of New Hampshire, Inc.

### Balance Sheet — December 31, 2011 and 2010

Assets	2011	2010
Cash and investments	\$ 37,142,174	\$ 32,484,210
Accounts receivable	4,468,494	4,156,301
Fixed assets, net and other assets	8,525,023	8,677,265
Total assets	<u>\$ 50,135,691</u>	<u>\$ 45,317,776</u>
<b>Liabilities and Unrestricted Net Assets</b>		
Accounts payable and accrued expenses	\$ 4,326,039	\$ 2,889,231
Subscribers' claims payable and related accrued expenses	1,845,900	2,022,000
Unearned revenue and advances	4,191,750	3,958,925
Notes payable	1,680,000	1,890,000
Total liabilities	<u>12,043,689</u>	<u>10,760,156</u>
Unrestricted net assets	<u>38,092,002</u>	<u>34,557,620</u>
Total liabilities and unrestricted net assets	<u>\$ 50,135,691</u>	<u>\$ 45,317,776</u>

### Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Net Assets for the Years Ended December 31, 2011 and 2010

Gross Amounts Billed	2011	2010
Gross billings	\$ 285,034,253	\$ 276,996,834
Net investment revenue	1,342,720	932,306
Total revenues	<u>286,376,973</u>	<u>277,929,140</u>
<b>Gross Expenses Incurred</b>		
Professional services	253,742,568	249,379,499
Operating expenses	28,748,139	26,641,278
Other expenses	1,008,750	944,096
Total gross expenses incurred	<u>283,499,457</u>	<u>276,964,873</u>
Increase in unrestricted net assets from operations	2,877,516	964,267
Change in net unrealized appreciation on investments	656,866	1,351,682
Increase in unrestricted net assets	3,534,382	2,315,949
Net assets, beginning of year	34,557,620	32,241,671
Net assets, end of year	<u>\$ 38,092,002</u>	<u>\$ 34,557,620</u>

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, 2011 and 2010, 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

*During the 2010-2011 school year, as recipients of a grant from the Northeast Delta Dental Foundation, the Salem Children's Dental Network, Salem, New Hampshire, reported they presented oral health education to 1,798 students, screened 519 students (of which 41% were referred to a dentist), and provided in-school preventive dental treatments to 115 students without access to routine dental care.*





## Delta Dental Plan of Vermont, Inc.

### Balance Sheet — December 31, 2011 and 2010

Assets	2011	2010
Cash and investments	\$ 17,610,354	\$ 16,300,781
Accounts receivable	1,402,563	1,027,600
Fixed assets, net and other assets	77,880	90,128
Total assets	<u>\$ 19,090,797</u>	<u>\$ 17,418,509</u>
<b>Liabilities and Unrestricted Net Assets</b>		
Accounts payable and accrued expenses	\$ 547,800	\$ 476,141
Subscribers' claims payable and related accrued expenses	764,800	982,500
Unearned revenue and advances	1,076,511	1,195,960
Total liabilities	<u>2,389,111</u>	<u>2,654,601</u>
Unrestricted net assets	16,701,686	14,763,908
Total liabilities and unrestricted net assets	<u>\$ 19,090,797</u>	<u>\$ 17,418,509</u>

### Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Net Assets for the Years Ended December 31, 2011 and 2010

Gross Amounts Billed	2011	2010
Gross billings	\$ 55,318,342	\$ 52,912,991
Net investment revenue	593,258	414,454
Total revenues	<u>55,911,600</u>	<u>53,327,445</u>
<b>Gross Expenses Incurred</b>		
Professional services	46,833,343	46,275,363
Operating expenses	6,741,283	6,311,372
Total gross expenses incurred	<u>53,574,626</u>	<u>52,586,735</u>
Increase in unrestricted net assets from operations	2,336,974	740,710
Change in net unrealized appreciation on investments	(399,196)	282,809
Increase in unrestricted net assets	1,937,778	1,023,519
Net assets, beginning of year	14,763,908	13,740,389
Net assets, end of year	<u>\$ 16,701,686</u>	<u>\$ 14,763,908</u>

The financial statements of Delta Dental Plan of Vermont, Inc., as of, and for the years ended, December 31, 2011 and 2010, 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.

*“The Vermont Head Start Early Head Start Tooth Tutor Program continues to be an overwhelming success, and numerous children have received expedited care for dental exams and, in some cases, for desperately needed oral health treatment or surgery,” reported Paul Behrman, Chair, Vermont Head Start Association. Funded by the Northeast Delta Dental Foundation, this state-wide program serves a growing number of children each year.*





## Senior Management

*Harbor Homes, serving the homeless in Nashua, New Hampshire, and a recipient of a grant by the Northeast Delta Dental Foundation, shared this feedback: "Thank you for helping me complete my dental work. Since my work on my teeth, I'm no longer in pain. I am feeling much better about myself due to the new dental work. It has changed my life for the better. Thank you very much!"*



*Front row from left to right:*

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*Kenneth L. Robinson, Jr., Esq., General Counsel*

*Michael D. Bourbeau, Vice President, Information Systems*

*Francis R. Boucher, Senior Vice President, Finance*

*Second row from left to right:*

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*Brian D. Francis, CLU, ChFC, RHU, REBC, Subsidiary CEO*

*Connie M. Roy-Czyzowski, SPHR, CCP, Vice President, Human Resources*

*Laurence R. Weissbrot, FSA, MAAA, Vice President & Actuary*

*Back row from left to right:*

*Thomas Raffio, FLMI, President & CEO*

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Forging partnerships in Maine, New Hampshire, and Vermont  
to make a little magic . . . one smile at a time.



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Fax 802-865-4430



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