

PATIENTS

PROVIDERS

EMPLOYERS

PRODUCERS

Working with our partners in prevention, we'll help you achieve

HEALTH *through* **ORAL WELLNESS[®]**

2014 **NORTHEAST DELTA DENTAL** *Annual Report*

 **DELTA DENTAL[®]**

our VISION

To be a world-class benefits company that is community focused.

our MISSION

To advance the oral health and overall wellness of our customers and the general public by providing innovative benefits and professional partnerships through diversified strategic business and philanthropic initiatives.

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.

2014 AWARDS



SENIOR MANAGEMENT

Francis R. Boucher
Senior Vice President, Finance

Michael D. Bourbeau
Vice President, Information Systems

Michel E. Couret, DDS
Chief Dental Officer

Jodie Hittle
Vice President, Sales & Marketing

William H. Lambrukos
Senior Vice President, Operations

Peter W. Leberman, Esq.
Vice President & General Counsel

Shannon E. Mills, DDS, FAGD,
ABGD, FICD, Vice President
Professional Relations and Science

Courtney M. Morin, FSA, MAAA
Director, Actuarial & Underwriting

Christopher E. Parkinson
Subsidiary COO

Thomas Raffio, FLMI
President & CEO

Linda J. Roche
Director, Account Services
& Strategic Projects

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

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LETTER *from the* PRESIDENT & CEO



PRESIDENT
& CEO:

Tom Raffio, FLMI

HIGHLIGHT:

In 2014, Northeast Delta Dental undertook major initiatives to strengthen our connections with patients, participating providers, employers, and producers.

I'm pleased to share that 2014 was a year in which Northeast Delta Dental undertook major initiatives to strengthen our connections with patients, participating providers, employers, and producers. The most significant of these initiatives was launching a patient-centered oral health program, Health *through* Oral Wellness®, or HOW®. In fact, HOW is so important we've made it the theme of this year's annual report, and you'll learn about the impact of HOW throughout these pages. Another important achievement involved our change in reimbursement to dentists. We are pleased to report that we re-contracted 98% of our participating dentists. This means that dentists will no longer need to file their fees with us in order to qualify for participation in our provider networks, and our dental programs are more affordable.

Financially, we finished the year strong, with the number of subscribers enrolled in the Maine, New Hampshire, and Vermont Marketplace Exchanges surpassing expectations. We also continued to improve operational efficiency. As the year closed, we had processed nearly 1.6 million claims quickly and accurately, 99.9% within 15 calendar days and our covered lives were nearly 779,000.

Some 2014 initiatives created efficiencies using technology to minimize our environmental footprint and administrative costs, but we never fail to consider what you and the other people we serve need from us. Our Guarantee Of Service Excellencesm (GOSE) program underscores this point by providing a means of listening to your concerns, evaluating our procedures, and enhancing processes to continuously improve the quality of Northeast Delta Dental products and services. A patient (subscriber), provider (dentist), employer (group customer), and producer (independent insurance advisor) share something about their experience with us in this report.

I'm also happy to report that, for a third year, the Families and Work Institute and the Society for Human Resource Management selected us to receive a *When Work Works* award. *When Work Works* recognizes employers that foster a culture of workplace flexibility and effectiveness. Such awards confirm that our corporation treats employees with respect and provides an environment to help them succeed.

Moreover, we never forget that Northeast Delta Dental is not just a dental benefits administrator, but also a model of civic engagement. My colleagues and I, our board members, and many of the people and organizations with whom we partner share a passion for helping our communities, either with volunteerism, giving, or both. You'll find several examples of our giving in this report. As opportunities unfold during 2015, we encourage you to find an organization whose mission you find compelling and support it if you aren't already involved.

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LETTERS *from the* BOARD CHAIRS

During 2014, Northeast Delta Dental introduced the Health through Oral Wellness® (HOW®) program to our producers and network providers. We also trained our providers on how to use the PreViser™ oral health risk assessment tools. The HOW launch, including its own website, was the capstone of a very productive year for the three companies that jointly do business as Northeast Delta Dental.



MAINE CHAIR: Barry C. Saltz, DDS
Board of Directors
Delta Dental Plan
of Maine

HIGHLIGHT: Maine Children’s Alliance recognized our efforts to support and protect Maine’s children.

DELTA DENTAL PLAN of MAINE HIGHLIGHTS

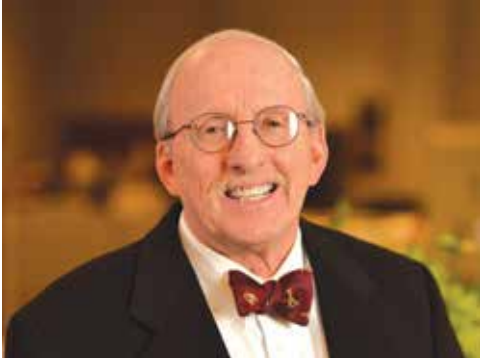
Northeast Delta Dental forged an alliance with Maine Community Health Options (MCHO), which partners locally with members, businesses, and health professionals to provide affordable, high-quality benefits that promote health and oral wellness. This relationship increases access to pediatric dental coverage directly within several plan offerings and makes it easier for everyone to obtain comprehensive dental coverage in Maine and New Hampshire.

Oral wellness for seniors was an important thrust in 2014. Northeast Delta Dental partnered with Martin’s Point Health Care in Portland to offer seniors a level of affordable dental coverage through Medicare Advantage plans in Maine and New Hampshire in 2014, the program’s inaugural year. Due to the popularity and high utilization of this program, Martin’s Point has renewed for another year.

Our efforts to serve Maine children were also recognized by Maine Children’s Alliance, which presented Northeast Delta Dental with its Corporate Award for long-standing, consistent support. The annual Giraffe Awards honor individuals and organizations who “stick their necks out” to support and protect Maine’s children.

We award grants to numerous oral health programs, many of which serve children, like Washington County Children’s Program (WCCP), a division of United Cerebral Palsy of Maine. Our grant to WCCP helped offset the costs of operating its mobile dental truck known as the Tooth Ferry. This traveling oral wellness program has logged thousands of miles for more than a decade, visiting Head Start programs and children in their schools and throughout the county to educate them on how to take care of their teeth and gums.

LETTERS *from the* BOARD CHAIRS



NEW HAMPSHIRE

CHAIR: J. Michael Degnan
Board of Directors
Delta Dental Plan
of New Hampshire

HIGHLIGHT: Four hundred sealants were placed on the teeth of elementary school children in the North Country using a grant awarded by the Northeast Delta Dental Foundation.

DELTA DENTAL PLAN of NEW HAMPSHIRE HIGHLIGHTS

Continuing our commitment to extend affordable individual and family dental coverage to New Hampshire citizens, we once again participated on the Federally Facilitated Marketplace (Exchange). Plans available through the Exchange were limited to PPO dentists in 2014. However, in collaboration with the New Hampshire Dental Society, these plans will be extended to PPO and Premier dentists starting in 2015.

In addition, our Foundation awarded a grant to Coos County Family Health Services to support its in-school program. This important program travels to rural schools in northeast Coos County, the Brown Elementary School in Berlin, and the Edward Fenn Elementary School in Gorham. Since 2012, we've focused on this community by being the title sponsor of the Mount Washington Road Race. In 2014, the road race raised more than \$16,000 for Coos County Family Health Services. This is vital funding that helps this community-based organization to provide school-based oral wellness education, fluoride rinses, and preventive dental services.

Also in 2014, after a four-year pilot program, we formalized our industry-leading Health *through* Oral Wellness® program, which will be made available to all of our customers beginning in the upcoming plan year. This first of its kind program is intended to provide additional preventive dental care to at-risk members.



VERMONT

CHAIR: Paul A. Averill, DDS
Board of Trustees
Delta Dental Plan
of Vermont

HIGHLIGHT: Our Vermont staff continues to engage strategic local community and state partners and strengthen our relationships.

DELTA DENTAL PLAN of VERMONT HIGHLIGHTS

Our Vermont staff continues to engage strategic local community and state partners and strengthen our relationships. In late summer, we participated in the Wellness in Windham Festival and Vermont Health Connect's Health Fest, which offered activities for children, including oral health screenings and important health, wellness, and insurance advice. We also promoted the availability of our dental plans on Vermont Health Connect through radio, print, and online media outlets.

In addition, we're further strengthening the dental community by investing in several initiatives that help make trained dental professionals more available in all three states. For example, the Foundation awarded a grant of \$20,000 to help purchase dental equipment in a new teaching facility for dental residents at the University of Vermont Medical Center (formerly Fletcher Allen Health Care) in Burlington. This is the only teaching program for dentists in Vermont, now with a freestanding facility designed to enhance the residency experience. The residents' training includes rotations in community health centers, where they gain valuable patient experience. The program hopes to inspire more dentists to practice in the state.

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“We have a lot of control over the health of our teeth and gums.”

“A friend from high school lost all of their teeth at a young age from gum disease, due to lack of early prevention. This really hit home for me,” said Mike Cormier. “I think home self-care, brushing, and flossing contributed to my having had relatively few dental problems. We have a lot of control over the health of our teeth and gums.”



PATIENT: Michael Cormier, V.P. of Development, NH and VT

COMPANY: Easter Seals

LOCATION: Manchester, New Hampshire

WEBSITE: eastersealsnh.org

Michael Cormier gets regular dental check-ups and earns good grades on the work he does at home. He said that oral wellness is connected with a person’s overall health and well being, and that home self-care and regular check-ups are important steps in having a healthy body.

Mr. Cormier said that he and his wife value dental insurance because it helps them keep current with needed dental procedures. He said that taking care of dental problems early prevents bigger health issues down the road. The staff at Easter Seals Dental Center works directly with Northeast Delta Dental to check on his insurance benefits and submit claims, and they find the company easy to work with.

From the standpoint of his role at Easter Seals, Cormier offered an observation on Northeast Delta Dental’s community service. “It’s been outstanding,” he said. “Many people in the company are involved in Easter Seals fundraising events and campaigns. It’s a fine example of a company consistently giving back to its communities.”

NORTHEAST DELTA DENTAL *patients*

Our Health *through* Oral Wellness® program, or HOW®, is patient-centered and designed to help members maintain optimal oral wellness through risk assessment, education, and evidence-based care models. HOW targets benefits to patients at greater risk for oral diseases or medical complications related to oral health.

HOW is an integral part of our service culture in which we strive daily to exceed our customers' expectations. One patient said, "What a pleasure it was to call an insurance company and have someone greet me promptly, and forward me quickly to customer service where an actual person assisted me again, gave me the information I was looking for, all in a matter of NO TIME! I so appreciated not having to press a million numbers and listen to prompts. With the time saved, I have time to send my kudos for great customer service!" To ensure we continually maintain this level of quality, we also survey subscribers on a regular basis—just one of many ways we stay connected.



In addition, many subscribers and covered family members enjoy the advantages of finding benefit information online through our Benefit Lookup portal. Online information includes plan exceptions, maximums and deductibles, limitations and frequencies, claims history, and recent treatment summaries. We

also offer patients a free mobile app, which brings dentist search, claims and coverage details, and ID cards to their fingertips.

We provide oral health information you can trust, and it's available in a variety of formats in our online library of oral health and wellness articles, easily accessible from the home page on our website. One popular resource is *Grin! for Kids*, a new oral wellness activity and coloring magazine was recently added to complement *Grin!* magazine, our 16-page publication providing reader-friendly oral wellness information. Patients can also sign up to receive our email

newsletter, *Oral Health Update*, from the Patients page on nedelta.com.



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“Health care has to be treated as total care, not fragmented.”

“Our dental clinic staff has had a good experience with getting information from Northeast Delta Dental and submitting claims,” said Dr. Radip Uprety, a Nepal native, who earned his DDS at the University of Minnesota. Dr. Uprety benefits from the Maine Dental Loan Repayment Program for Dentists, administered by the Finance Authority of Maine, and which Delta Dental Plan of Maine helps to fund.



PROVIDER: Radip Uprety, DDS

COMPANY: Bucksport Regional Health Center

LOCATION: Bucksport, Maine

WEBSITE: bucksportrhc.com

Dr. Uprety appreciates the integrated care provided by community health centers. “It’s always helpful when patients have their general health care needs and oral health care needs met in a way that facilitates treating the whole person,” he said. “Health care has to be treated as total care, not fragmented into general health care, mental health care, and dental care. Good health care means more than just the absence of disease. When there is exchange of information among all health care providers, it helps customize personal care to patients, where all systems of the body and interrelated health issues are addressed. This helps patients become disease-free and puts them on a path to optimal functioning of their whole bodies.”

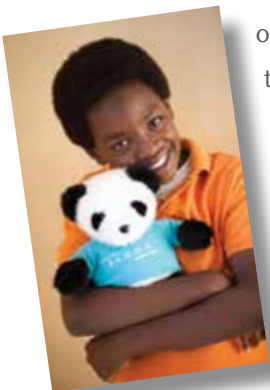
Dr. Uprety said that information exchanges among providers offers the added benefit of making it easier to implement preventive care, send out alerts on certain findings indicative of disease, report suspicions of drug or other types of abuses, and manage compliance issues.

NORTHEAST DELTA DENTAL *providers*

Our Health *through* Oral Wellness® program, or HOW®, has become the overarching message for all our outreach and educational efforts on oral wellness. In a week-long telethon, our Provider Services staff called 1,000 dental offices across Maine, New Hampshire, and Vermont to introduce participating providers to HOW. The telethon shared the mission and features of HOW, and helped providers register to use the PreViser™ online tools for assessing the oral health risks of their patients. In workshops held across the three-state region, we also introduced HOW as the centerpiece for tying patient-centered oral wellness to American Dental Association quality initiatives.

As always, our Provider Services department is on hand to answer questions from dentists and their staff to provide the latest updates on claims adjudication and network credentialing protocols. We also provide a secure online portal where providers can access Northeast Delta Dental's 2015 *Dentist Handbook*, which answers many commonly asked questions. And our Customer Service department continues to be an important resource in supporting provider needs. To further reinforce what dental professionals share in their offices, we provide additional oral wellness information in easy-to-share formats online.

We educate providers through our Prevent Abuse and Neglect through Dental Awareness (P.A.N.D.A.) program, on reporting suspected abuse and neglect. Each year, our Manager of Professional Relations, Eleanor Vien, delivers this vital training to dental hygiene and dental



assisting students at New Hampshire Technical Institute and at the Vermont Center for Technology, as part of their curriculum.

We support our providers by sponsoring continuing education programs with credits applied to their respective state professional organizations. Another way we support our providers each year is through our investment in Donated Dental Services. Dentists volunteer their services to vulnerable individuals with disabilities or who are elderly or medically fragile. We do this in partnership with Maine Dental Association, Vermont State Dental Society, and New Hampshire Dental Society.

We appreciate the huge contribution our providers make to oral wellness and health, and we continually strive to recognize their achievements, as well as improve the services we offer. For example, we presented 139 longevity awards to our network dentists. We also survey our providers every other year to learn how to make our partnerships even more effective. That is the key to improving health through oral wellness.



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“Oral health is an integral part of a person’s overall health.”

“Oral health is an integral part of a person’s overall health,” said Paula McLaughlin. “In my 19 years with New Hampshire Motor Transport Association, it has been great to see increased communication between physicians and dentists. As care providers increasingly exchange information on shared patients, this will also improve overall health.”



EMPLOYER: Paula W. McLaughlin, Executive Vice President

COMPANY: New Hampshire Motor Transport Association

LOCATION: Concord, New Hampshire

WEBSITE: nhmta.org

New Hampshire Motor Transport Association (NHMTA) is a nonprofit trade association for truck owners and operators that offers its members a variety of services, including dental insurance at group rates. In the early 1970s, as it recognized the role of dental benefits in encouraging preventive dental procedures, NHMTA became one of our first customers to offer dental coverage to its members. Northeast Delta Dental helps NHMTA promote oral wellness by advertising in its newsletter, periodically submitting newsletter articles, and sponsoring its annual meeting where we provide information about NHMTA’s dental insurance program.

NORTHEAST DELTA DENTAL *employers*

We serve employers by helping them share information on oral wellness with their employees, and by making it as easy as possible to manage accounts with Northeast Delta Dental.

With the launch of our Health *through* Oral Wellness® program, or HOW®, we now offer more ways than ever to spread the word about oral wellness and health. The employers that piloted HOW got a first-hand look at the value of this important program. Now, our group customers are learning about HOW from their independent insurance advisors, as well as from renewal mailings in which we include a flash drive containing communication pieces that benefits administrators can use to educate their employees about HOW.

Group benefits administrators can also log into our online portal which leads to a wealth of information and tools designed specifically for their needs. For example, our digital library contains resources, such as our Life Stages of Oral Health flyers, that can easily be downloaded and emailed to employees. Each of the six life stages offers a colorful two-sided flyer of related oral health information accompanied by a video.

During 2014 we also launched an Electronic Billing Presentment and Payment System (EBPP or eBilling) for employers. Features include online access to bills through a secure portal, email notification when bills are issued, the ability to export and save bills in Excel or PDF formats, and an online payment option. The feedback has been very positive, like this message from a very happy group customer: “I love, love, love the online e-billing!!! Great job; very easy to use!” We’re always looking for ways to create efficiencies with technology, and eBilling is just one of many ongoing projects to remove paper from our processes where feasible.

Communication is central to supporting employers with the information and services they need. Our Eligibility department, just one department working directly with employers, engages in thousands of calls and email conversations each year to support group benefits administrators and human resources professionals. In addition, we survey employers regularly to get feedback on what services work well and areas where we can improve. And representatives from several of our group customers serve on our Customer Advisory Group to keep communications and ideas flowing.



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“Delta Dental is on the cutting edge with its Health through Oral Wellness® program.”

“From the start of my benefits broker career, it was clear that Northeast Delta Dental was a household name among Vermont employers,” said Sena Meilleur, an independent insurance broker with Hackett Valine & MacDonald (HVM). “My Northeast Delta Dental clients rarely call me with issues or complaints. The Vermont staff are friendly and professional, know me by name, and are always willing to help.” Sena added that as the benefits administrator of the HVM dental plan, any questions or issues she has are resolved quickly and courteously.



PRODUCER: Sena Meilleur, REBC, Vice President

COMPANY: Hackett Valine & MacDonald

LOCATION: South Burlington, Vermont

WEBSITE: hvm.com

“Oral health is a big part of overall preventive wellness,” Ms. Meilleur said. “I became a Certified Wellness Program Coordinator so I could assist clients in planning and executing their worksite wellness initiatives. Employers who care about wellness will want a dental plan on their benefits platform, and I always include it as one of the backbones of a wellness program.”

She also said that employees with dental benefits are more likely to schedule regular oral exams, which can catch tooth and gum problems early and possibly detect signs of a chronic illness before escalation. “The wave of the future in health care is moving towards personal responsibility for our own care. Northeast Delta Dental is on the cutting edge with its Health *through* Oral Wellness® program, encouraging members to learn about their oral health by completing the dental risk assessment and then talking with their dentists about how they can leverage their dental benefits,” said Meilleur.

NORTHEAST DELTA DENTAL *producers*

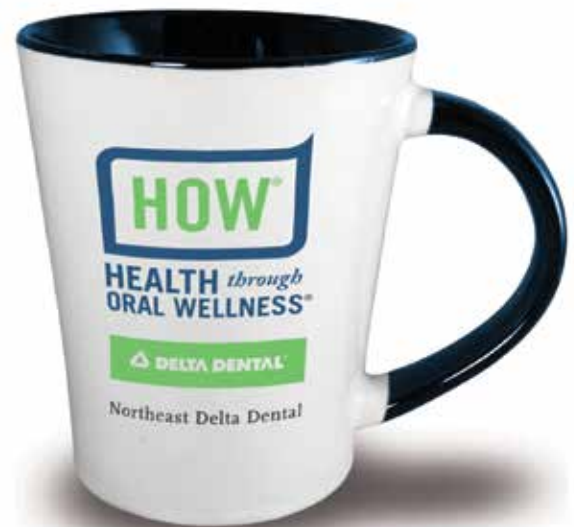
Producers are a vital link between Northeast Delta Dental and the patients, providers, and employers that form our oral wellness community. In fact, we formed a strategic marketing and sales team dedicated to strengthening our relationship with producers. Producers are also represented on our Customer Advisory Group, including group customers and producers from all three states. The Customer Advisory Group meets twice a year, providing opportunities for producers to share their thoughts and ideas on how Northeast Delta Dental can further enhance the services we provide.

Throughout the year, we worked hard to support and communicate with our producers. For example, as we navigated through the often difficult-to-understand regulations of the Affordable Care Act (ACA) and their implementation, we updated our producers regularly with key findings and guidance. We continue to closely follow all of the most recent developments in health care reform and inform our producers so they can help their clients be compliant.

We also held three producer training meetings in Maine, New Hampshire, and Vermont to share updates on the ACA, as well as the latest information on Northeast Delta Dental products and initiatives, including our Health *through* Oral Wellness® program, or HOW®. The meetings provided producers with printouts of HOW materials. That way, producers would know exactly what their clients receive from us. The HOW materials are also available on the producers' online portal.

Daily, our Eligibility department representatives are available to assist producers with enrollment and billing, the process for submitting electronic eligibility files, as well as other questions about programs and services.

Having completed the transition last year to paying our producer commissions electronically, 2014 marked the first year that Northeast Delta Dental fully eliminated paper from the payment process. This is a critical step in improving efficiency and supporting our environmental responsibility objectives.



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2014 was a very productive year for the three companies that jointly do business as Northeast Delta Dental.

Marketing remains a vital part of our outreach and education efforts. Of our many initiatives, Health through Oral Wellness® (HOW®) was especially significant as it reflects the ever-growing body of scientific evidence connecting oral health to overall health.



MARKETING: Jodie Hittle, Vice President, Sales & Marketing Presenter

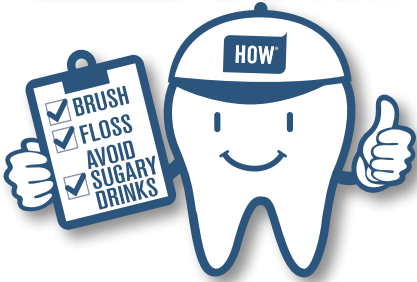
EVENT: HOW Producer Meeting

LOCATION: Northeast Delta Dental Corporate Office
Concord, New Hampshire

HOW®, which is a free program, helps identify the specific oral health care needs of patients. It enables patients to achieve and maintain better oral wellness by providing additional preventive measures at no additional charge subject to the standard policy provisions of their dental plan. Patients may request their dentist to complete an oral health risk assessment using an online Oral Health Information Suite (OHIS) of tools provided to dentists at no charge. Patients at greater risk for oral diseases or medical complications related to oral health will be eligible for enhanced preventive benefits. For details, visit HealthThroughOralWellness.com.

Above: Members of our Sales & Marketing department, Jessica Lothridge, Lisa Rousseau, and Jean Velasquez greet producers at our training seminar in September.

HOW[®] SMILE COACH



During the year we also reached out directly to consumers through award-winning creative television commercials and our highly popular Better Benefits online animated series, which earned a Summit International Award in the Health/Fitness/Lifestyle category for creative and communication excellence.

In addition, we continue to enhance our plan offerings. Following on the success of DeltaVision[®], our group vision insurance program available in Maine and New Hampshire, we're adding a Hardware Only Vision Plan in 2015. We are also offering updated 2015 dental plans on the Federal and State Health Care Exchanges in the tri-state region, as well as Affordable Care Act-compliant plans for the private market in Maine and New Hampshire.

Whether through a traditional plan or one of our new offerings, Northeast Delta Dental is focused on providing small groups and individuals with more opportunities to obtain dental coverage that supports oral wellness and good overall health.



NORTHEAST DELTA DENTAL *financials*

MAINE DENTAL SERVICE CORPORATION, D/B/A DELTA DENTAL PLAN of MAINE

Statutory Balance Sheet — December 31, 2014, and 2013

Admitted Assets	2014	2013
Cash and investments	\$ 45,034,834	\$ 41,336,986
Accounts receivable	3,354,689	3,079,221
Total admitted assets	\$ 48,389,523	\$ 44,416,207
Liabilities and Surplus		
Accounts payable and accrued expenses	\$ 1,200,696	\$ 986,048
Subscribers' claims payable and related accrued expenses	2,203,185	1,425,800
Unearned revenue and advances	3,327,387	2,122,942
Total liabilities	6,731,268	4,534,790
Surplus	41,658,255	39,881,417
Total liabilities and surplus	\$ 48,389,523	\$ 44,416,207

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Surplus for the Years Ended December 31, 2014, and 2013

Gross Amounts Billed	2014	2013
Gross billings	\$ 103,510,825	\$ 87,682,181
Net investment revenue	599,800	592,726
Total revenues	104,110,625	88,274,907
Gross Expenses Incurred		
Professional services	89,633,230	74,536,032
Operating expenses	13,376,175	12,345,544
Total gross expenses incurred	103,009,405	86,881,576
Net income	1,101,220	1,393,331
Change in net unrealized gain on investments	677,352	1,657,577
Change in statutory nonadmitted assets	(1,734)	(17,427)
Increase in surplus	1,776,838	3,033,481
Surplus, beginning of year	39,881,417	36,847,936
Surplus, end of year	\$ 41,658,255	\$ 39,881,417

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, 2014 and 2013, 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

Above: Employees celebrating Volunteer NH Spirit of New Hampshire Awards.

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 Drummond Woodsum & MacMahon
 Francis R. Boucher, Senior Vice President

NORTHEAST DELTA DENTAL *financials*

DELTA DENTAL PLAN of NEW HAMPSHIRE, INC.

Statutory Balance Sheet — December 31, 2014, and 2013

Admitted Assets	2014	2013
Cash and investments	\$ 43,797,528	\$ 36,866,001
Accounts receivable	4,266,779	5,915,023
Fixed assets, net and other assets	6,135,334	6,484,439
Total admitted assets	\$ 54,199,641	\$ 49,265,463
Liabilities and Surplus		
Accounts payable and accrued expenses	\$ 5,303,931	\$ 4,659,794
Subscribers' claims payable and related accrued expenses	1,935,185	1,239,300
Unearned revenue and advances	4,612,890	3,967,646
Notes payable	2,100,000	1,260,000
Total liabilities	13,952,006	11,126,740
Surplus	40,247,635	38,138,723
Total liabilities and surplus	\$ 54,199,641	\$ 49,265,463

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Surplus for the Years Ended December 31, 2014, and 2013

Gross Amounts Billed	2014	2013
Gross billings	\$ 306,262,526	\$ 296,309,663
Net investment and rental real estate income	869,021	890,761
Total revenues	307,131,547	297,200,424
Gross Expenses Incurred		
Professional services	273,452,600	264,698,611
Operating expenses	31,406,427	30,820,684
Other expenses	994,368	900,777
Total gross expenses incurred	305,853,395	296,420,072
Net income	1,278,152	780,352
Change in net unrealized gain on investments	484,386	992,522
Change in statutory nonadmitted assets	346,374	(332,462)
Increase in surplus	2,108,912	1,440,412
Surplus, beginning of year	38,138,723	36,698,311
Surplus, end of year	\$ 40,247,635	\$ 38,138,723

Gross amounts billed include 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, 2014 and 2013, 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.

NEW HAMPSHIRE BOARD of DIRECTORS

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Helms & Company, Inc., Concord

Dennis Hannon, DDS, Littleton

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Mason + Rich CPAs, Concord

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NORTHEAST DELTA DENTAL *financials*

DELTA DENTAL PLAN of VERMONT, INC.

Statutory Balance Sheet — December 31, 2014, and 2013

Admitted Assets	2014	2013
Cash and investments	\$ 23,525,654	\$ 22,068,879
Accounts receivable	1,547,938	1,730,118
Other assets	59,317	26,094
Total admitted assets	\$ 25,132,909	\$ 23,825,091
Liabilities and Surplus		
Accounts payable and accrued expenses	\$ 588,164	\$ 842,958
Subscribers' claims payable and related accrued expenses	1,173,597	684,300
Unearned revenue and advances	1,733,324	1,465,607
Total liabilities	3,495,085	2,992,865
Surplus	21,637,824	20,832,226
Total liabilities and surplus	\$ 25,132,909	\$ 23,825,091

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Surplus for the Years Ended December 31, 2014, and 2013

Gross Amounts Billed	2014	2013
Gross billings	\$ 70,798,510	\$ 62,895,030
Net investment revenue	320,124	187,762
Total revenues	71,118,634	63,082,792
Gross Expenses Incurred		
Professional services	62,020,204	53,936,848
Operating expenses	8,484,004	8,142,198
Total gross expenses incurred	70,504,208	62,079,046
Net income	614,426	1,003,746
Change in net unrealized gain on investments	188,380	1,057,169
Change in statutory nonadmitted assets	2,793	(10,510)
Increase in surplus	805,599	2,050,405
Surplus, beginning of year	20,832,226	18,781,821
Surplus, end of year	\$ 21,637,825	\$ 20,832,226

The financial statements of Delta Dental Plan of Vermont, Inc., as of, and for the years ended, December 31, 2014 and 2013, 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.

Above: Northeast Delta Dental hosted the first ever Run United 5K road race.

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NORTHEAST DELTA DENTAL *foundation*

The mission of the Northeast Delta Dental Foundation is to improve the access to, and the quality of, oral health care and education for the public and the dental communities in Maine, New Hampshire, and Vermont. This mission is in harmony with the mission of Northeast Delta Dental to increase access to oral health education and dental services.

As part of our ongoing mission of improving access to oral health care and education, the Northeast Delta Dental Foundation awarded numerous grants to community organizations and programs.

The Foundation awarded a grant to support two scholarships for the Nonprofit Leadership Institute, which provides new executive directors with dedicated time and space to set goals and develop action plans for professional growth and organizational development. Facilitated by the Maine Association of Nonprofits, these scholarships support directors of oral health programs with tools and resources for improving organizational efficiency and effectiveness. One recipient, Kathryn A. Young, L.D., who directs Lincoln County Dental, Inc., said the class “highlighted objectives crucial to long-term dental safety net sustainability.”

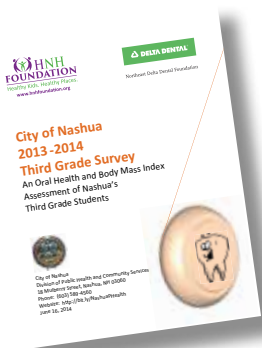
For four consecutive years, Delta Dental Plan of Vermont has contributed to the Vermont Educational Loan Repayment Program for Dentists by awarding matching grants. This year’s awards went to four dentists participating in the University of Vermont College of Medicine Area Health Education Centers (AHEC) Program: Ronald St. John, DMD, Island Pond; Ruchi Grover, DDS, Newport; Zongjian Jia, DMD, St. Johnsbury; and Brian Saltzman, DMD, Middlebury. Through recruitment and retention, the program’s goal is to ensure a stable and adequate supply of dentists to meet the dental needs of Vermonters, especially increasing access for the Medicaid population.



Ruchi Grover, DDS

Northeast Delta Dental Foundation and the HNH Foundation partnered to fund the New Hampshire Healthy Smiles - Healthy Growth Third Grade Survey. A survey of 821 students from all 12 Nashua public schools identified both oral health and nutrition as Leading

Health Indicators among the Healthy People 2020 goals. Results also showed what goals the City of Nashua has met and which need continued efforts, while also identifying students needing urgent dental care.





NORTHEAST DELTA DENTAL

nedelta.com

DELTA DENTAL PLAN *of* MAINE

1022 Portland Road | Suite Two
Saco, Maine 04072-9674
207-282-0404 | Fax 207-282-0505

DELTA DENTAL PLAN *of* NEW HAMPSHIRE

One Delta Drive | PO Box 2002
Concord, New Hampshire 03302-2002
603-223-1000 | Fax 603-223-1199

DELTA DENTAL PLAN *of* VERMONT

12 Bacon Street | Suite B
Burlington, Vermont 05401-6140
802-658-7839 | Fax 802-865-4430

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