

Northeast Delta Dental

2015



Annual Report



**Partnering to make
Oral Health Care
Patient Centered**

Engaging our
communities to
help individuals and
families achieve their
best personal
overall health

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Vice President, Human Resources



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.

On the cover:
Our television commercial
"Train" conveys the message
that a healthy smile has the
power to transform.

Letter from Tom Raffio, President & CEO

Phenomenal: That's been the overwhelming response to our patient-centered wellness program, Health *through* Oral Wellness® (HOW®), following its first full year in effect. HOW® is a great example of how we engage communities to help people achieve their personal best in oral and overall health. In this annual report, we also highlight other vital programs supported by the Northeast Delta Dental Foundation in Maine, New Hampshire, and Vermont. Each program, in its own unique way, furthers our efforts to reach into our communities and improve both oral health education and access to oral health care.

Other important outreach included a first-ever television advertising campaign and new radio commercials targeted directly to consumers, as well as business-to-business advertising in electronic and print media. To make access to benefits as easy as possible, our plans are

available on the Maine, New Hampshire, and Vermont Health Insurance Exchange Marketplaces and through **DeltaDentalCoversMe.com**.

These and other initiatives have paid off by bringing more patients, employers, providers, and producers into the Northeast Delta Dental family. In addition, to keep dental benefits affordable, we worked with our Premier network dentists to lower fee reimbursements. We also successfully completed several initiatives that streamlined our business processes to be more efficient and environmentally responsible, further reducing administrative costs.

Overall, 2015 was another terrific year for Northeast Delta Dental. Sales of small group plans exceeded our expectations, community programs that we support expanded their reach to our most needy populations, and we ended the year with 811,000 covered lives.

\$18,114

Proceeds from the Northeast Delta Dental Mount Washington Road Race were designated for adult dental care at the Coos County Family Health Services in Berlin, New Hampshire.

Tom Raffio congratulates Denise Sandahl of Bow, NH, as the first NH woman to finish in the 2015 Northeast Delta Dental Mount Washington Road Race.



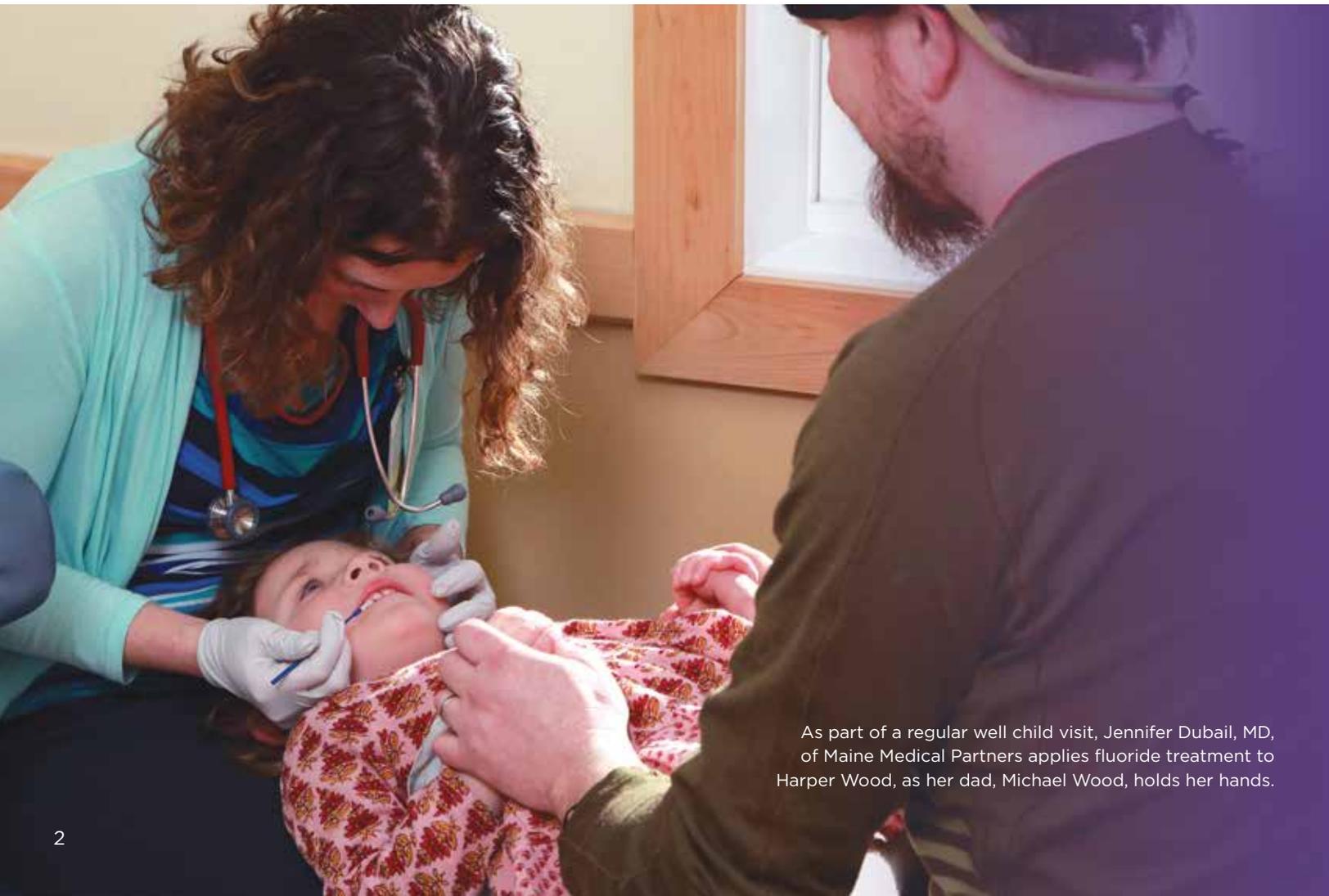
“ With the help of Northeast Delta Dental, we’ve gone from zero to 150 Maine pediatric and family medicine practices engaged in performing basic oral health assessments and referring their young patients to local dentists for ongoing care.

— **Kneka P. Smith, MPH**
Director, From the First Tooth™
MaineHealth

Message from the Chair

In Maine we continually strive to engage our communities in all aspects of oral health, from awareness and education to preventive and restorative care. Our efforts can never start at too young an age.

” The fact is tooth decay is the single most common chronic infectious disease that affects children in the United States. Poor health in the mouth can quickly lead to broader health problems if left unaddressed. Yet despite a national recommendation that children should visit the dentist after their first tooth comes in (or by age one), a study of 97 million dental claims showed that 75% of kids under the age of three did not visit the dentist!



As part of a regular well child visit, Jennifer Dubail, MD, of Maine Medical Partners applies fluoride treatment to Harper Wood, as her dad, Michael Wood, holds her hands.

We are proud to support a Maine organization working hard to change those statistics. From the First Tooth™ (www.fromthefirsttooth.org), an initiative of MaineHealth, is a pediatric oral health initiative promoting the oral health of infants, toddlers, and preschool children. The program's unique approach is to work with primary care physicians to incorporate oral health assessments and education, fluoride varnishes, and dental referrals into their standard well child visits.

One of the most important things From the First Tooth™ does is connect dentists and physicians. Building relationships fosters collaboration, and what better way to do this than over a meal. With support from the Northeast Delta Dental Foundation, From the First Tooth™ holds a series of events called Dining with the Dentists, allowing medical and dental providers to dine together and discuss pediatric health and oral health issues that affect our local communities.

A primary goal of Dining with the Dentists is to establish a process for medical providers to refer their young patients to local dentists so they can begin comprehensive dental care as early as possible. An equally important outcome of these events is building a response mechanism for dentists to communicate pertinent oral health information back to the child's primary care provider.

In just five short years following its inception, From the First Tooth™ has successfully implemented oral health assessments and services in 60% of the pediatric medical practices in Maine. It's a great testament to the power of collaboration in making oral health care part of the overall health care of every patient, regardless of age.

¹ Delta Dental Preventive Dental Care Study: deltadental.com/pdcstudy

From the First Tooth™

Thanks to the work of From the First Tooth™, with support from the Northeast Delta Dental Foundation, more and more pediatricians and family practices in Maine are applying fluoride varnishes during their regular well child visits.

98.3%

Delta Dental Plan of Maine group customer retention rate, and

11,690

net new subscriber gain.



Barry C. Saltz, DDS
Chair, Board of Directors
Delta Dental Plan of Maine

Message from the Chair

“ Support from Northeast Delta Dental makes an enormous difference in our ability to reach the most vulnerable populations of our state with oral and overall health services we otherwise would not be able to deliver.

— **Helen Taft**
Executive Director
Families First Health and Support Center

In New Hampshire we made huge strides in engaging our communities by collaborating with oral health professionals to update the New Hampshire Oral Health Plan. Over the last decade programs based on the Plan helped reduce incidents of untreated tooth decay in students, as well as tooth loss among adults age 65 or older². Moreover, thanks to the Plan, there are now more school-based oral health programs in New Hampshire providing children with oral health screenings and sealants³.

” The 2015 New Hampshire Oral Health Plan builds on these successes with a roadmap for increasing access to oral health services, promoting prevention of oral health pain and disease, and integrating oral health with overall health.



John Fitzsimons, DMD, provides Jack Jamison with a dental assessment at the Families First Dental Center, located in Portsmouth, NH.

One shining example of the Plan in action is the work of Families First Health and Support Center (www.familiesfirstseacoast.org). Families First is leading the charge for integrated care in offering high-quality health care, dental care, behavioral health services, and parent and family programs out of one center.

The Northeast Delta Dental Foundation is a major supporter enabling Families First to maintain its important in-center work, as well as expand its reach through in-school and mobile programs that bring care directly into our communities. For example, our support enables Families First to run its Seacoast Healthy Grins program, which gets a dental hygienist into Seacoast-area schools and Head Start facilities for oral health education, assessments, and care.

We also help the Families First mobile van get out to a homeless shelter, a local food pantry and, most recently, a Salvation Army site to administer dental hygiene, preventive care, and treatment. An integral part of the mobile program is also ensuring that each patient is seen by a nurse, to identify any critical health issues, before receiving a dental assessment.

Across New Hampshire, organizations like Families First are putting the New Hampshire Oral Health Plan into action and making a significant impact on improving oral health and overall health for everyone in the state.

² *New Hampshire Department of Health and Human Services: Findings from the Behavioral Risk Factor Surveillance System in New Hampshire. Concord, NH: New Hampshire Department of Health and Human Services, Division of Public Health Services, Health Statistics Section*

³ *The New Hampshire 2013-2014 Third Grade Healthy Smiles - Healthy Growth Survey*

Families First

The work of Families First Health and Support Center exemplifies the goals of the 2015 New Hampshire Oral Health Plan, which works to reduce significant disparities in oral health for our most vulnerable and at-risk populations.

95.1%

Delta Dental Plan of New Hampshire group customer retention rate, and

7,507

net new subscriber gain.



J. Michael Degnan
Chair, Board of Directors
Delta Dental Plan
of New Hampshire

Message from the Chair

“ Northeast Delta Dental is helping us keep our dental residency program viable and moving forward. We’ve opened a new avenue for the practice of complex dentistry and provide new dentists with a comprehensive education not typically available in dental schools.

— Janet Miccolo, DDS
Dental Residency Program Director
The University of Vermont Medical Center

With the second oldest population of dentists in the country, Vermont is working hard to fill the state’s growing need for young practicing dentists in our local communities. The Northeast Delta Dental Foundation plays a role through our support of a highly successful dental residency program at The University of Vermont (UVM) Medical Center. The program provides resident dentists with direct experience in general dental care, as well as advanced specialized dentistry and emergency care of medically compromised patients in the hospital’s trauma center.

” As dentistry has become increasingly complex, many dental school graduates seek a residency program to enhance their skills and experience. The UVM dental residency program (gme.uvmhealth.org/programs/dental) addresses this need. The program facilitates



Janet Miccolo, DDS, assisted by Sonya Heldman, EFDA, perform an oral health exam on a patient in the teaching operatory at the UVM Dental and Oral Health facility located in South Burlington, VT.

close alignment between oral health and overall health, rotating the dental residents into family medicine and likewise bringing family practitioners into the dental resident teaching facility.

In a real-world example, should the medical assessment of a patient at The UVM Medical Center uncover gum disease or severe tooth decay, the physician can coordinate with a dental resident to step in during surgery and remove infected teeth. Rarely would a dental student experience this level of interaction without such a program. Consequently, dentists emerge from their residency much better prepared to understand the dental and medical needs of chronically ill patients, in order to coordinate dental care with their physicians.

Through our support, The UVM dental residency program is able to provide dentists from across

the country with a unique working education in coordinated health care, while exposing them to the extraordinary quality of life in Vermont. The program accepts four residents per year, providing them with opportunities to perform comprehensive dental care in the dental clinic as well as the operating room. And the program enables residents to interact with practicing general dentists and specialists in the community.

We are extremely pleased that The UVM dental residency program has grown the number of patients in its clinic from zero in 2014 to approximately 2,000 today, 70% of which are people in need with few other options to receive dental care. Moreover, with a retention rate exceeding 50%, the dental residency program is introducing highly skilled young dentists into Vermont communities where they can further promote oral health as a vital part of overall good health.

The University of Vermont Medical Center

Our contributions fund the education of the next generation of Vermont dentists to be both technically skilled and deeply compassionate toward patients' oral and overall health.



95.4%

Delta Dental Plan of Vermont group customer retention rate, and

4,664

new group and individual subscribers.

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

Sales and Marketing

Throughout 2015 Northeast Delta Dental was active in many community events, golf tournaments, road races, and sports sponsorships as has always been our family marketing tradition. In addition, we boosted our presence on social media, including Facebook ads that nearly doubled our “Likes” for the year to over 40,000. We also took a bold, fresh approach to marketing—from advertising on hand sanitizer machines in 200 Rite Aid pharmacies and Bed Bath & Beyond stores, to television and radio commercials, to

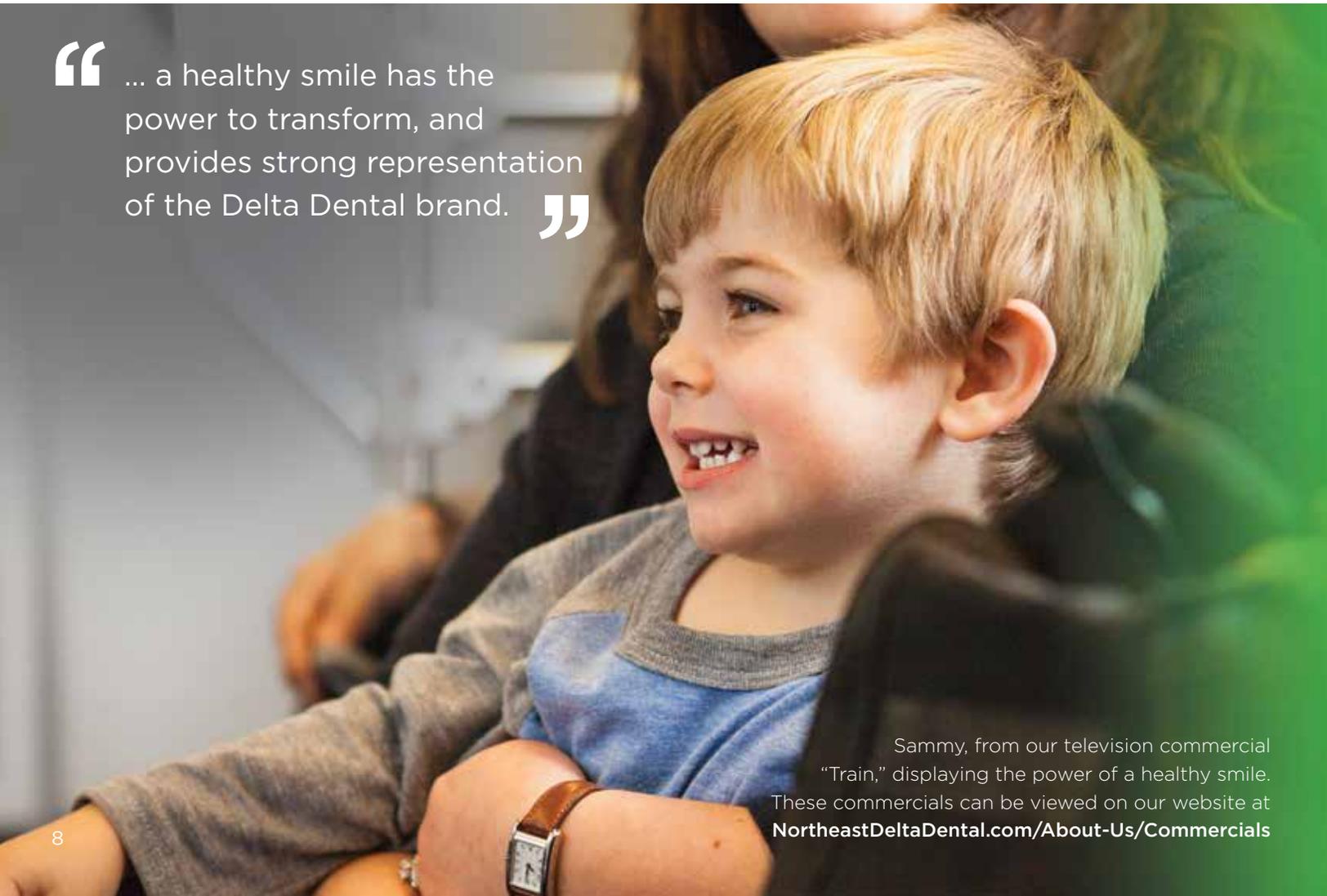
our first electronic billboard on Interstate 95 in New Hampshire.

We launched our SMILE POWER™ media campaign featuring “Train” and “One Powerful Smile” television commercials. Each commercial conveys the fact that a healthy smile has the power to transform, and provides strong representation of the Delta Dental brand. Commercials aired on CBS, NBC, ABC, and FOX during news programming and a variety of entertainment shows. We leveraged the SMILE POWER™ creative campaign with radio, digital, and print. All creative elements were seen and heard on many media outlets.



NortheastDeltaDental.com Unleash Your SMILE POWER DELTA DENTAL

“ ... a healthy smile has the power to transform, and provides strong representation of the Delta Dental brand. ”

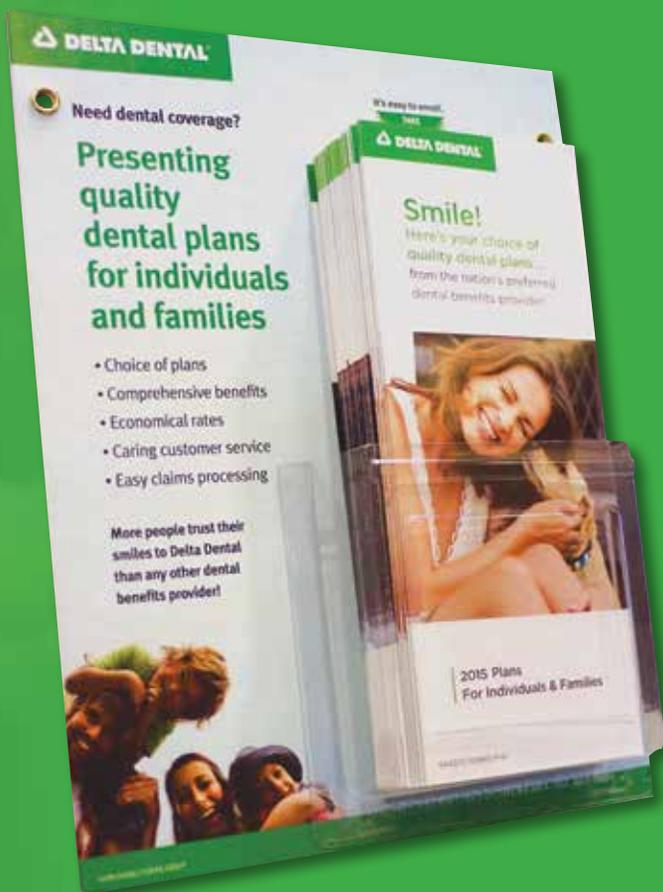


Sammy, from our television commercial “Train,” displaying the power of a healthy smile. These commercials can be viewed on our website at NortheastDeltaDental.com/About-Us/Commercials



In Vermont, we also alternated our new brand campaign with print and electronic banner ads promoting the availability of our Individual and Family Plan on Vermont Health Connect—the state’s local Health Insurance Exchange Marketplace. We also supported their communication and educational efforts by providing electronic and print materials on the importance of oral health, such as *Grin! for Kids* activity books.

Our business-to-business marketing continued the SMILE POWER™ theme, promoting our small business products. Small businesses need robust, affordable plans to attract and retain talented employees, and Northeast Delta Dental is getting the word out that we have the right solutions to meet their needs.



We also reached out to dental offices across the three-state region with a stand-up display containing informational brochures on our Individual and Family Plans. It’s just one more of the many ways we engage with our communities to promote the health benefits of regular dental care.



Financials

Board of Directors

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

Statutory Balance Sheet — December 31, 2015, and 2014

Admitted Assets	2015	2014
Cash and investments	\$ 45,938,186	\$ 45,034,834
Accounts receivable	3,342,655	3,354,689
Total admitted assets	<u>\$ 49,280,841</u>	<u>\$ 48,389,523</u>
Liabilities and Surplus		
Accounts payable and accrued expenses	\$ 1,404,963	\$ 1,200,696
Subscribers' claims payable and related accrued expenses	2,363,816	2,203,185
Unearned revenue and advances	2,729,830	3,327,387
Total liabilities	<u>6,498,609</u>	<u>6,731,268</u>
Surplus	42,782,232	41,658,255
Total liabilities and surplus	<u>\$ 49,280,841</u>	<u>\$ 48,389,523</u>

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Surplus for the Years Ended December 31, 2015, and 2014

Gross Amounts Billed	2015	2014
Gross billings	\$ 111,589,819	\$ 103,510,825
Net investment revenue	573,439	599,800
Total revenues	<u>112,163,258</u>	<u>104,110,625</u>
Gross Expenses Incurred		
Professional services	94,141,629	89,633,230
Operating expenses	16,105,028	13,376,175
Total gross expenses incurred	<u>110,246,657</u>	<u>103,009,405</u>
Net income	1,916,601	1,101,220
Change in net unrealized gain on investments	(788,519)	677,352
Change in statutory nonadmitted assets	(4,105)	(1,734)
Increase in surplus	1,123,977	1,776,838
Surplus, beginning of year	41,658,255	39,881,417
Surplus, end of year	<u>\$ 42,782,232</u>	<u>\$ 41,658,255</u>

Beverly N. Altenburg, Cape Elizabeth

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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, 2015 and 2014, 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



Financials

Board of Directors

Delta Dental Plan of New Hampshire, Inc.

Statutory Balance Sheet — December 31, 2015, and 2014

	2015	2014
Admitted Assets		
Cash and investments	\$ 47,343,440	\$ 43,797,528
Accounts receivable	4,581,221	4,266,779
Fixed assets, net and other assets	6,010,312	6,135,334
Total admitted assets	<u>\$ 57,934,973</u>	<u>\$ 54,199,641</u>
Liabilities and Surplus		
Accounts payable and accrued expenses	\$ 5,654,116	\$ 5,303,931
Subscribers' claims payable and related accrued expenses	2,041,347	1,935,185
Unearned revenue and advances	5,175,278	4,612,890
Notes payable	1,890,000	2,100,000
Total liabilities	<u>14,760,741</u>	<u>13,952,006</u>
Surplus	<u>43,174,232</u>	<u>40,247,635</u>
Total liabilities and surplus	<u>\$ 57,934,973</u>	<u>\$ 54,199,641</u>

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes in Surplus for the Years Ended December 31, 2015, and 2014

	2015	2014
Gross Amounts Billed		
Gross billings	\$ 315,558,587	\$ 306,262,526
Net investment and rental real estate income	824,481	869,021
Total revenues	<u>316,383,068</u>	<u>307,131,547</u>
Gross Expenses Incurred		
Professional services	280,383,113	273,452,600
Operating expenses	31,268,632	31,406,427
Other expenses	1,020,903	994,368
Total gross expenses incurred	<u>312,672,648</u>	<u>305,853,395</u>
Net income	3,710,422	1,278,152
Change in net unrealized gain on investments	(454,635)	484,386
Change in statutory nonadmitted assets	(329,190)	346,374
Increase in surplus	2,926,597	2,108,912
Surplus, beginning of year	40,247,635	38,138,723
Surplus, end of year	<u>\$ 43,174,232</u>	<u>\$ 40,247,635</u>

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

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Financials

Board of Trustees

Delta Dental Plan of Vermont, Inc.

Statutory Balance Sheet — December 31, 2015, and 2014

Admitted Assets	2015	2014
Cash and investments	\$ 24,870,235	\$ 23,525,654
Accounts receivable	1,750,612	1,547,938
Other assets	65,085	59,317
Total admitted assets	<u>\$ 26,685,932</u>	<u>\$ 25,132,909</u>
Liabilities and Surplus		
Accounts payable and accrued expenses	\$ 873,854	\$ 588,164
Subscribers' claims payable and related accrued expenses	1,208,316	1,173,597
Unearned revenue and advances	1,843,577	1,733,324
Total liabilities	<u>3,925,747</u>	<u>3,495,085</u>
Surplus	<u>22,760,185</u>	<u>21,637,824</u>
Total liabilities and surplus	<u>\$ 26,685,932</u>	<u>\$ 25,132,909</u>

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Surplus for the Years Ended December 31, 2015, and 2014

Gross Amounts Billed	2015	2014
Gross billings	\$ 71,749,358	\$ 70,798,510
Net investment revenue	1,835,668	320,124
Total revenues	<u>73,585,026</u>	<u>71,118,634</u>
Gross Expenses Incurred		
Professional services	61,930,538	62,020,204
Operating expenses	8,612,807	8,484,004
Total gross expenses incurred	<u>70,543,345</u>	<u>70,504,208</u>
Net income	3,041,681	614,426
Change in net unrealized gain on investments	(1,911,976)	188,380
Change in statutory nonadmitted assets	(7,344)	2,793
Increase in surplus	1,122,361	805,599
Surplus, beginning of year	21,637,824	20,832,225
Surplus, end of year	<u>\$ 22,760,185</u>	<u>\$ 21,637,824</u>

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Cope & Associates, Inc., Williston

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South Burlington

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King Arthur Flour Company
White River Junction

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Consultant, CPASiteSolutions, Inc.
Charlotte

Richard W. Park, Williston

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David A. Baasch, DDS, Vice Chair

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Philip A. Lapp, CPA
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Richard W. Park
Secretary

William H. Lambrukos
Senior Vice President

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Health *through* Oral Wellness®

Our patient-centered HOW® program, powered by PreViser™ software, continues to be one of our most successful initiatives for promoting good oral and overall health. HOW®, or Health *through* Oral Wellness®, is designed to help members maintain optimal oral wellness through education, risk assessment, and evidence-based care models. It targets preventive benefits to those who need them most, with patients at greater risk for oral diseases or medical complications related to oral health being eligible for enhanced preventive care at no additional cost⁴.

HOW® makes it easy for members to stay up to date with the latest health tips and practical information to guide their dental care decisions.

We've enhanced the HOW® program with a new site—**SmileCoachMonthly.com**. HOW® participants can elect to receive a monthly email containing oral health tips and links to the site.



HEALTH *through* ORAL WELLNESS®

Through these efforts and many other avenues of education and promotion, we are helping more and more people throughout our communities benefit from HOW®. We believe it is fundamental to

helping our members enjoy healthier, happier, and more productive lives. Learn more at **HealthThroughOralWellness.com**.

⁴ Additional preventive benefits are subject to the provisions of the patient's Northeast Delta Dental policy.



Spreading the word ... Heather Brown, Northeast Delta Dental's Manager of Oral Health and Wellness Solutions, shares important news and information about our highly successful HOW® program during a "lunch-n-learn" session at the dental office of Dr. Leslie Bouvier located in Somersworth, NH.

10,800

Visitors to the HOW® website.

L to R: Heather A. Brown, RDH, MPH, presents the HOW® program to Tammyann Courtois, Office Manager and Sheena Barr Gonzales, RDH.

ME

Maine

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Concord, New Hampshire 03302-2002
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VT

Vermont

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

www.NortheastDeltaDental.com

