



Northeast Delta Dental **Small Business Solutions**

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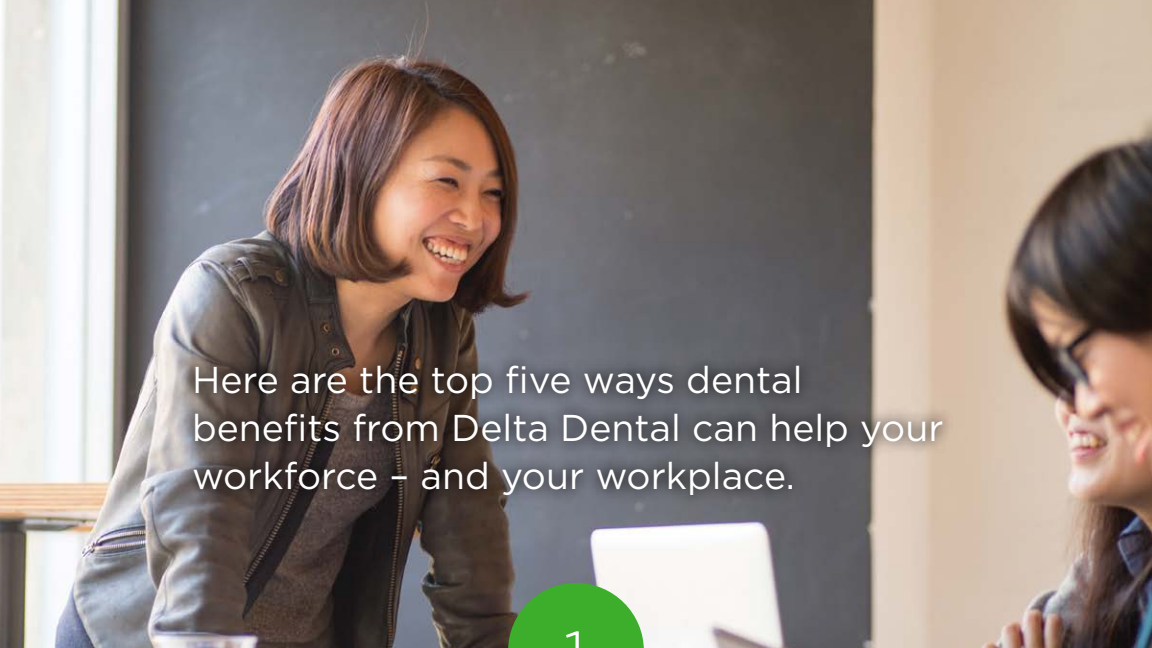
Ways Delta Dental Can Benefit Your Business

 **DELTA DENTAL**[®]

We know you wear a lot of hats as a small business owner, including benefits administrator and human resources executive. But choosing and administering dental benefits shouldn't be your full-time job. We're here to make dental plans hassle-free so you can focus on what really matters to you — your business, your customers, and your employees.

Offering a dental plan is a great way for small business owners like you to attract and retain top talent, stand out from the competition, and help keep your employees healthier and more productive.

2 of employees consider dental benefits to be a very or extremely important part of an overall workplace compensation package.¹



Here are the top five ways dental benefits from Delta Dental can help your workforce – and your workplace.

1

You can offer employees the same benefits large employers do.

Whether you employ two people or 100, you can offer employees access to dental benefits from the nation's leading dental benefits carrier. That means they'll receive the same benefits, quality of care, and access to dentists offered by bigger businesses.

More than 130,000 employer groups

across the nation have chosen Delta Dental as their benefits provider, which means we cover more than

1 in 3

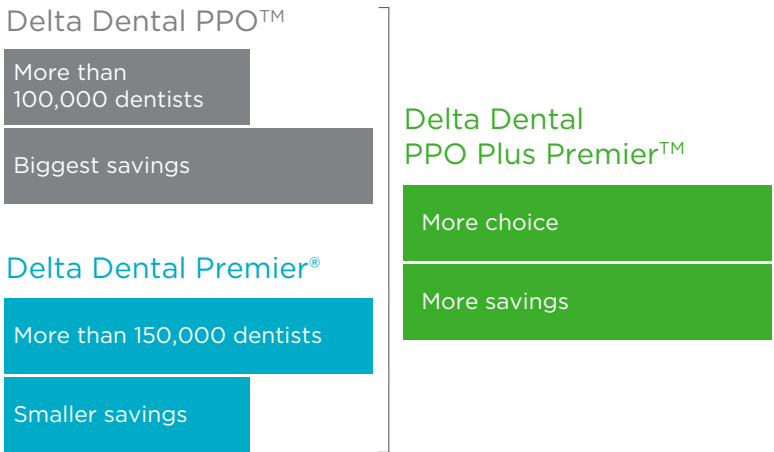
Americans with employer-sponsored dental plans.



Delta Dental offers members the best value.

Delta Dental PPO™ provides access to a strong nationwide network and the biggest savings. If members want more dentists to choose from, however, Delta Dental Premier® has an even larger network — offering more options and great savings.

And our unique dual network — Delta Dental PPO Plus Premier™ — provides the best of both worlds by giving your employees the industry's best level of in-network protection.



3 out of 4 dentists nationwide participate in our networks.

3

Choose from plans that fit your needs.

You can opt to fund all or part of your employees' dental benefits, or provide options that are 100 percent self-funded. From employer-sponsored contributory plans to voluntary and individual plans, **Delta Dental** has a plan that will suit your needs.



4

Dental benefits can improve your employees' health and help you manage healthcare costs.

Americans lose more than
164 million hours of work
every year due to dental disease.²

Because preventive exams and procedures are 100 percent covered under most Delta Dental plans, your employees can address dental issues before they become costly, painful problems that require time away from work.

When employees use their preventive dental services, it also benefits their overall health. The signs and symptoms of more than 120 diseases, including diabetes and heart disease, appear in the mouth.³ Early detection and treatment of these conditions typically make them easier and less costly to manage.



That's why Northeast Delta Dental's plans include our Health through Oral Wellness® program, better known as HOW®. When it comes to dental benefits, one size does not fit all — so HOW® provides additional benefits at no additional charge to members who are at higher risk for oral disease. Your employees receive the extra care they need to achieve and maintain better oral and overall health.

Here's to Your Health!

People who visit the dentist at least once a year are more likely to report good oral health — and those who say they have good oral health are more likely to report good or better overall well-being.⁴ Offering dental benefits matched to an individual's needs and encouraging employees to use them may help you keep health insurance costs and rates down over time.

²Oral Health in America: A Report of the Surgeon General.

<https://www.nidcr.nih.gov/datastatistics/surgeongeneral/report/executivesummary.htm>

³Steven L. Bricker, Robert P. Langlais, and Craig S. Miller, Oral Diagnosis, Oral Medicine and Treatment Planning (Philadelphia: Lea & Febiger, 1994).

⁴Delta Dental 2018 Adult Oral Health Survey

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Our plans are hassle-free.

We'll provide you with a local team dedicated to answering questions and resolving issues — and we always strive to provide customer service that goes above and beyond. To help you roll out your company's dental benefits plan and make sure your employees get the most of their benefits, we also offer a variety of materials and resources.

Delta Dental processes more than
118 million claims with greater than **99%** accuracy⁵

Whichever plan you choose, you can count on our expertise for easy, hassle-free benefits administration.

⁵2017 Delta Dental Plans Association internal data

"Delta Dental" refers to the national network of 39 independent Delta Dental companies that provide dental benefits. Plans and rates may vary by state.

For more information on how Delta Dental can benefit you and your employees, contact:

nedelta.com/Better-Benefits/Small-Business

NH: 1-800-537-1715

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VT: 1-800-329-2011





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ways dental
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business.

Learn more:
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