



2018 Northeast Delta Dental annual report

The value of dental insurance



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.

We give to the communities we serve.

3,341

hours

our employee colleagues volunteered with local charities during 2018.

On our cover

With the support of the Northeast Delta Dental Foundation, Vermont's Battenkill Valley Health Center was able to create and implement an outreach program to provide age appropriate oral health education and screening to the youngest members of the surrounding communities and their families.

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Vice President, Human Resources

A letter from Tom Raffio

President & CEO

When businesses and individuals have questions about oral health care and dental insurance, Northeast Delta Dental provides them with the answers they need. Throughout this report, you'll see examples of how we do this. As community thought leaders, providing guidance on oral health and its relation to overall health is central to realizing our vision, mission, and values. But we also put thought and energy into addressing broader public health concerns. Two issues on which we've focused our attention are opioid misuse leading to drug addiction, and the difficulties in getting mental health treatment.

As expressed in my op-ed appearing in a summer edition of *NH Business Review*, Northeast Delta Dental is committed to doing its part to end the opioid crisis in Maine, New Hampshire, and Vermont. We funded post-operative pain management training for dental and medical professionals, and we sponsored a forum examining the impact of the opioid crisis on families and children. In New Hampshire, we continue to support the expanded Zero Left campaign, which encourages the destruction of unused medication. In Vermont, our three-year grant to the Chittenden County Opioid Alliance in 2017 continues to assist individuals and families. A recent study noted that Opioid-related overdose deaths in Chittenden County dropped 50 percent in 2018.

In addition, we sponsored, and I participated in, a forum on the impact of the mental health and addiction crises that examined the real cost to business. We also collaborated with Dartmouth-Hitchcock (pictured below) to make R.E.A.C.T. cards available to New Hampshire police and fire officials, which direct citizens to resources for mental health and substance abuse services.

As we work on these and other health issues, we remain focused on our number one goal: creating healthy smiles. A healthy smile is a universally understood, positive gesture of human connection. That's why our employee colleagues and I are so enthusiastic about our role in providing products and programs to bring healthy, happy smiles to everyone possible.

Tom Raffio



Pictured from left to right: Deputy Concord Fire Chief, Aaron McIntire; Mental Health & Wellness Coordinator, Major Russell Conte; Commander, Field Operations Bureau, Major John Encarnacao; Londonderry Police Captain, Patrick Cheetham; Tom Raffio; Senior Director of External Affairs at Dartmouth-Hitchcock and Former NH Supreme Court Justice, John T. Broderick, Jr.; President & CEO of Riverbend Community Mental Health, Peter Evers, LICSW; Concord Police Department Chief, Bradley Osgood; and Concord Police Sergeant, Timothy King.

Maine

Frequently asked questions

Don E. Oakes, Chair, Board of Directors, Delta Dental Plan of Maine



Businesses across Maine have turned to Northeast Delta Dental to provide their employees with dental insurance. Why? Because they know, as numerous studies have shown, that providing dental insurance creates a happier, healthier workforce. Morrison Center, featured here, is a great example. Still, many businesses have questions, and we are ready to answer them. We offer services, tools, and resources businesses need to help employees achieve better oral health. Through a new partnership, we provide savings¹ to employers if they offer our group products in tandem with Community Health Options' group medical products. Helping people maintain good oral health and overall wellness is our number one priority.

78%

of Americans

are more likely to seek preventive or restorative care with dental insurance.²



Is dental insurance worth offering to employees?



Absolutely!

Nearly

1 in 2

Fortune 1000 companies offer Delta Dental.

Employees with good oral health care are more likely to perform well at work, miss fewer days due to oral health problems, and have better overall health. Moreover, a 2015 study found that 88 percent of U.S. workers consider dental, health, and vision insurance when choosing a job.



¹ Discount applies on group policies with a minimum of 51 enrolled employees

² "Fall 2016 Study - Newsworthy Analysis," Delta Dental Plans Association. 10/30/16



A student at
Morrison Center's
Special Purpose Preschool.

Maine Business Spotlight:

Morrison Center, Scarborough, Maine

Morrison Center is a private non-profit agency whose mission is to build a bright future for people with disabilities by empowering individuals to achieve maximum personal growth and independence. The organization offers a range of programs including a special purpose preschool and K-12 school, case management for children and adults, community day supports and integration for adults, residential services for children and adults, OT, PT, speech and language therapies, and a shared living option. Morrison Center is also a Northeast Delta Dental customer, offering its 300-plus employees dental insurance to help them maintain good oral health.

Why does Morrison Center offer its employees dental insurance? According to Kim Lefebvre, Morrison Center's Director of Human Resources, including dental insurance in the center's benefits package attracts high-quality new hires. Kim finds that candidates recognize Northeast Delta Dental by name and are happy that's the plan being offered. And since providing employees with dental insurance, Kim says she can't remember the last time someone stayed home from work due to a dental health issue. "You just don't hear that anymore."

“ When we looked at dental plans, we were sold on Northeast Delta Dental because of the coverage they offer and the affordability for our employees. They have a huge network of dentists that covers our whole area, and friendly representatives ready to help if we ever have questions. ”

— Kim Lefebvre, Director of Human Resources, Morrison Center

New Hampshire

Frequently asked questions

David B. Staples, DDS, Chair, Board of Directors, Delta Dental Plan of New Hampshire



Research shows that oral health is directly linked to overall health and well-being. Yet people in New Hampshire continue to ask us whether regular dental care really contributes to a healthier life. As experts in the industry, we at Northeast Delta Dental can say unequivocally it does. That's why we launched our Health *through* Oral Wellness® program, better known as HOW®, and why we partner with organizations like Tufts Health Freedom Plan. These innovative strategies serve our mission by helping people recognize the connection between oral and overall health.

92%

of Americans

think the quality of their oral health has an impact on their overall health.³

Untreated, often preventable, oral diseases send more than

2.1

Million

Americans to the emergency room each year.⁴

³ Results compiled from Delta Dental's Spring 2017 survey of more than 15,000 Americans, with 300 or more respondents in each state

⁴ "ADA: Dental Related ER Visits Rising in the U.S.," American Dental Association. 7/2/13



What is the connection between oral health and overall health?

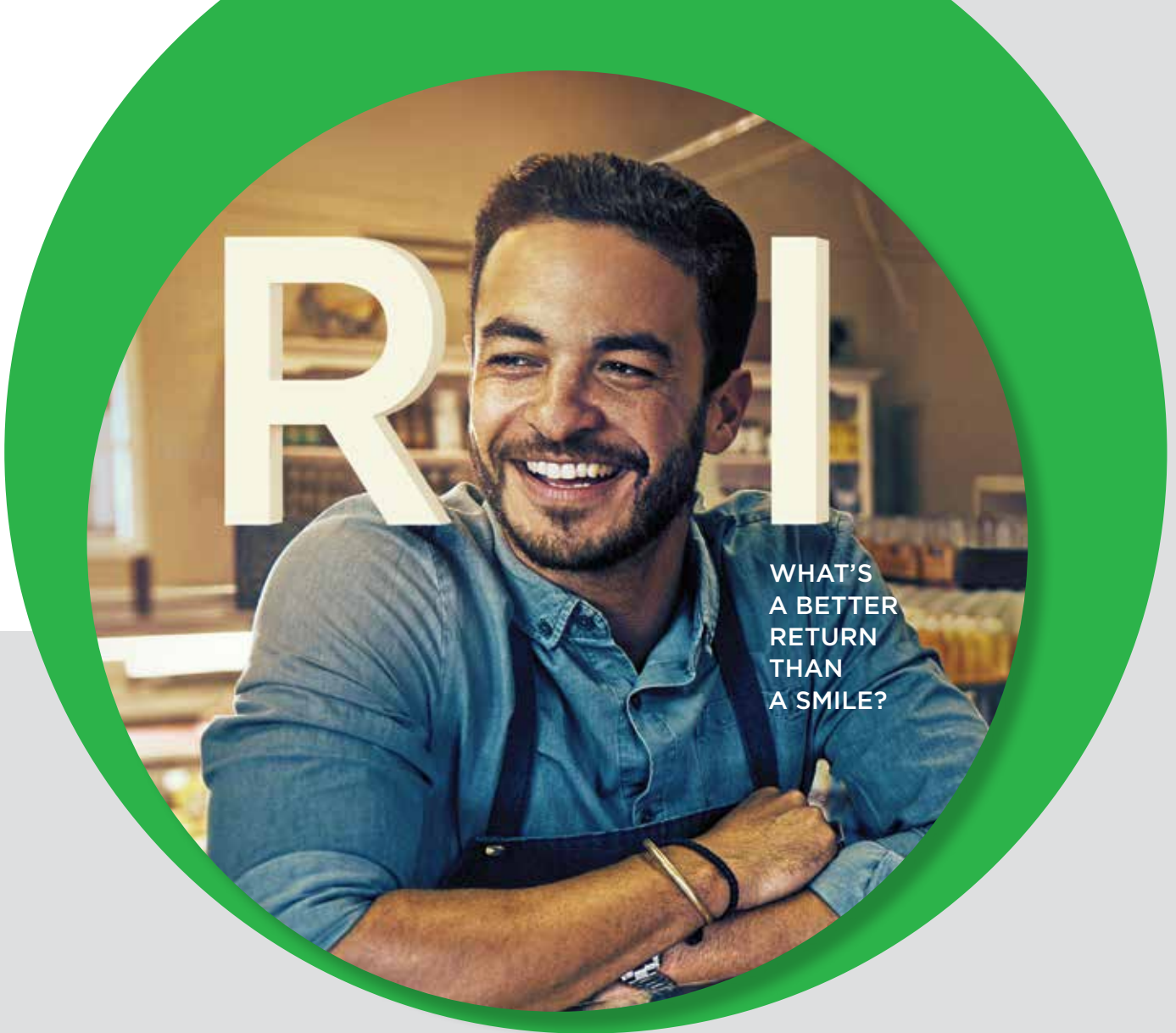


Oral health reflects your general health conditions.

Having a healthy smile improves social interaction, communication, and the ability to perform well in work and school.⁵ A number of studies have also found that oral health complications can lead to or exacerbate serious, even life-threatening conditions such as heart disease and diabetes.⁶

⁵ "A New Definition for Oral Health Developed by the FDI World Dental Federation Opens the Door to a Universal Definition of Oral Health," The Journal of the American Dental Association. 12/2016

⁶ Chin Lo Hahn, Harvey Schenkein, John Tew, "Important Clue in How Certain Oral Bacteria Might Contribute to Heart Condition," National Institute of Dental and Craniofacial Research. 8/12/15; Oral Health Group, "Does Treatment for Gum Disease Help People With Diabetes Control Blood Sugar Levels?" Cochrane. 9/6/15



WHAT'S
A BETTER
RETURN
THAN
A SMILE?

Focus on health

Knowing that oral health is critical to overall health and well-being, we believe everyone across our tri-state region should have access to the expertise and services they need to receive optimal oral care that supports better overall health. Dental professionals can use HOW[®] to identify at-risk patients using a clear, objective scoring system. Employers can also use HOW[®] on their corporate websites to educate employees on how good oral health helps them achieve better overall health. And individuals can estimate their own dental score, completely free of charge, by visiting the HOW[®] section of the Northeast Delta Dental website.

We go a step further, too, by partnering with Tufts Health Freedom Plan to help people

access necessary medical and dental care in an effort to help them to improve their oral and overall health. For example, you can get a discount of 5% on your dental benefits plan⁷ and 1% on your medical benefits plan⁸ when selecting both Tufts Health Freedom Plan and Northeast Delta Dental. We think of it as covering you from teeth to toes.

⁷ Dental discount applies on group policies with at least two enrolled employees

⁸ Medical discount applies on group policies with a minimum of 51 enrolled employees



Vermont

Frequently asked questions

David A. Baasch, DDS, Chair, Board of Trustees, Delta Dental Plan of Vermont



Across Vermont we work to provide individuals, families, and businesses with affordable dental coverage that helps them maintain healthy smiles. However, it's natural to wonder if dental insurance is worth the cost. We are the experts capable of answering that question as you'll read here. We offer a flexible choice of affordable plans so no one has to pay for more coverage than they need. Plus, we provide tools such as a cost estimator in addition to resources including oral health education programs to help our citizens manage their costs effectively while achieving better oral health.

Every

\$1

spent on preventive
dental care
(exams, X-rays and cleanings)

saves

\$8-\$50

in restorative care.⁹

⁹ <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.685.3669&rep=rep1&type=pdf>

Pictured right: Children in Vermont enjoy learning about good oral health care through the Battenkill Valley Health Center's outreach program.



Is dental coverage worth the cost even if I already take good care of my teeth?



Yes it is!

Dental insurance is one of the most cost-effective types of insurance coverage you can have. It provides benefits you can use up to four times per year, with qualification through the HOW[®] program, to keep your smile healthy. And with affordable plans from Northeast Delta Dental, your premiums for an entire year may be less than what you'd pay out of pocket for some major procedures without coverage.





Nicholas Guy, DMD '18, (right) recipient of the peer-nominated Excellence in Clinical Dentistry Award, stands with Jonathan Mason, DMD.

Having dental insurance makes good financial sense

Everyone wants good value for their investment, and dental insurance is one of the best. For as little as \$1.00 per day, or less, we offer Individual and Family plans that feature zero-dollar or low-cost office visit copays with no age limits and no hidden costs. Having dental insurance not only returns a healthier smile, it can also help avoid large out-of-pocket expenses for more complicated procedures such as extractions, crowns or implants, gum surgery, and root canals. Moreover, people with dental insurance are more likely to have routine exams, which can uncover more serious medical conditions, including heart disease, diabetes, and even some cancers. That kind of coverage is priceless.

Another way we keep costs reasonable is through a large network of dentists, which helps keep service fees lower and reduces out-of-pocket costs. In fact, Delta Dental Plan of Vermont actively invests in building that network. For example, our financial commitment to the University of New England College of Dental Medicine for a loan repayment program helped support one recent graduate to practice in Manchester, Vermont. Nicholas Guy, DMD '18, recipient of the peer-nominated Excellence in Clinical Dentistry Award, fell in love with Vermont after completing a three-week rotation in Arlington. That's an investment that gives back to the local community year after year.

“ One woman pulled me aside and she was in tears about how happy and thrilled she was for me to be here. She said it's hard to recruit young people in particular to this part of Vermont. It's a great place. ”

— Nicholas M. Guy, DMD '18, Practice of Jonathan E. Mason, DMD, Manchester, Vermont

Financials Maine

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

Statutory Balance Sheet — December 31, 2018, and 2017

Admitted Assets:	2018	2017
Cash and investments	\$ 53,001,772	\$ 56,141,785
Accounts receivable	3,545,609	3,433,876
Other assets	49,080	41,309
Total admitted assets	<u>\$ 56,596,461</u>	<u>\$ 59,616,970</u>
Liabilities and Surplus:		
Accounts payable and accrued expenses	\$ 865,768	\$ 1,366,847
Subscribers' claims payable and related accrued expenses	2,104,392	2,621,065
Unearned revenue and advances	1,978,001	2,165,454
Total liabilities	<u>4,948,161</u>	<u>6,153,366</u>
Surplus	<u>51,648,300</u>	<u>53,463,604</u>
Total liabilities and surplus	<u>\$ 56,596,461</u>	<u>\$ 59,616,970</u>

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Surplus for the Years Ended December 31, 2018, and 2017

Gross Amounts Billed:	2018	2017
Gross billings	\$ 126,976,030	\$ 122,171,132
Net investment revenue	745,006	2,452,530
Total revenues	<u>127,721,036</u>	<u>124,623,662</u>
Gross Expenses Incurred:		
Professional services	109,719,581	103,563,093
Operating expenses	16,973,751	15,007,165
Total gross expenses incurred	<u>126,693,332</u>	<u>118,570,258</u>
Net income	1,027,704	6,053,404
Change in net unrealized gain on investments	(2,845,757)	285,034
Change in statutory non-admitted assets	2,749	(19,671)
Increase in surplus	<u>(1,815,304)</u>	<u>6,318,767</u>
Surplus, beginning of year	<u>53,463,604</u>	<u>47,144,837</u>
Surplus, end of year	<u>\$ 51,648,300</u>	<u>\$ 53,463,604</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, 2018 and December 31, 2017, 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.

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Financials

New Hampshire

Delta Dental Plan of New Hampshire, Inc.

Statutory Balance Sheet — December 31, 2018, and 2017

Admitted Assets:	2018	2017
Cash and investments	\$ 58,714,121	\$ 56,862,627
Accounts receivable	5,200,923	5,901,524
Fixed assets, net and other assets	5,612,403	5,522,363
Total admitted assets	<u>\$ 69,527,447</u>	<u>\$ 68,286,514</u>
Liabilities and Surplus:		
Accounts payable and accrued expenses	\$ 6,730,672	\$ 6,163,660
Subscribers' claims payable and related accrued expenses	1,991,892	2,296,065
Unearned revenue and advances	5,540,178	4,854,344
Notes payable	1,260,000	1,470,000
Total liabilities	<u>15,522,742</u>	<u>14,784,069</u>
Surplus	<u>54,004,705</u>	<u>53,502,445</u>
Total liabilities and surplus	<u>\$ 69,527,447</u>	<u>\$ 68,286,514</u>

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Surplus for the Years Ended December 31, 2018, and 2017

Gross Amounts Billed:	2018	2017
Gross billings	\$ 363,090,735	\$ 343,503,477
Net investment and rental real estate income	1,420,874	879,960
Total revenues	<u>364,511,609</u>	<u>344,383,437</u>
Gross Expenses Incurred:		
Professional services	322,435,439	304,738,214
Operating expenses	37,741,066	34,144,892
Other expenses	1,219,501	1,138,874
Total gross expenses incurred	<u>361,396,006</u>	<u>340,021,980</u>
Net income	3,115,603	4,361,457
Change in net unrealized gain on investments	(2,392,816)	809,240
Change in statutory non-admitted assets	(220,527)	906,368
Increase in surplus	502,260	6,077,065
Surplus, beginning of year	53,502,445	47,425,380
Surplus, end of year	<u>\$ 54,004,705</u>	<u>\$ 53,502,445</u>

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, 2018 and December 31, 2017, 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.

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Financials Vermont

Delta Dental Plan of Vermont, Inc.

Statutory Balance Sheet — December 31, 2018, and 2017

Admitted Assets:	2018	2017
Cash and investments	\$ 28,228,838	\$ 28,351,991
Accounts receivable	1,875,134	1,885,588
Other assets	177,761	102,627
Total admitted assets	<u>\$ 30,281,733</u>	<u>\$ 30,340,206</u>
Liabilities and Surplus:		
Accounts payable and accrued expenses	\$ 599,915	\$ 651,028
Subscribers' claims payable and related accrued expenses	1,059,492	1,372,165
Unearned revenue and advances	1,474,783	1,276,220
Total liabilities	<u>3,134,190</u>	<u>3,299,413</u>
Surplus	27,147,543	27,040,793
Total liabilities and surplus	<u>\$ 30,281,733</u>	<u>\$ 30,340,206</u>

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Surplus for the Years Ended December 31, 2018, and 2017

Gross Amounts Billed:	2018	2017
Gross billings	\$ 80,558,580	\$ 76,766,304
Net investment revenue	1,193,149	649,008
Total revenues	<u>81,751,729</u>	<u>77,415,312</u>
Gross Expenses Incurred:		
Professional services	69,901,399	66,637,537
Operating expenses	9,759,123	8,843,004
Total gross expenses incurred	<u>79,660,522</u>	<u>75,480,541</u>
Net income	2,091,207	1,934,771
Change in net unrealized losses on investments	(1,985,035)	243,423
Change in statutory non-admitted assets	578	4,067
Increase in surplus	106,750	2,182,261
Surplus, beginning of year	27,040,793	24,858,532
Surplus, end of year	<u>\$ 27,147,543</u>	<u>\$ 27,040,793</u>

The financial statements of Delta Dental Plan of Vermont, Inc., as of, and for the years ended, December 31, 2018 and December 31, 2017, 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.

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Funding to improve Oral Health



What is Northeast Delta Dental doing to improve oral health in its communities?

For more than two decades the Northeast Delta Dental Foundation has been a pillar of support in our communities, helping to improve access to quality dental care for our citizens, while advancing education on the importance of good oral health care. Every year, the Foundation awards grants for dental clinics, in-school programs, research, education, and dental professional support.

The work of our Foundation and our corporate giving takes form in many ways. Working in partnership with local champions, our Foundation has been providing funding for the Women, Infants and Children (WIC) *Pay for Prevention Project*, which delivers on-site preventive oral health services to pregnant women and children at WIC clinics in Concord and Keene, New Hampshire. We also awarded a grant to NHTI, Concord's Community College to purchase a Dental X-ray Teaching and Training Robot (DXTTR) for the Dental Hygiene and Dental Assisting Programs.



We partner with champions in our communities to increase access to quality oral health care and education.

“NED” as the child-size DXTTR is named, is used in lab settings to teach dental assisting and dental hygiene students how to expose radiographic images on children.

Among our many charitable initiatives through our corporate giving, we are especially proud this year to have been a pivotal sponsor for the Waterville Community Dental Center (WCDC) in Waterville, Maine. Our lead grant supported WCDC's capital campaign to construct a new dental center, essential in ensuring continuation of access to dental services for patients as the prior center was displaced due to downtown redevelopment. By the end of the year, the work was almost completed and ready for opening in early 2019. The relocation will provide expanded space to serve additional patients, enhance community public health outreach, educate dental students, and host training opportunities for recruiting dentists in Maine.

“ Purchasing and renovating a new space was a significant undertaking, but with the philanthropic support of Delta Dental Plan of Maine and others, we'll be successful. Maintaining access to our safety net of dental services of the central Maine community is critical. ”

— Barbara Covey, MD, President of the Board, Waterville Community Dental Center

Education

Q

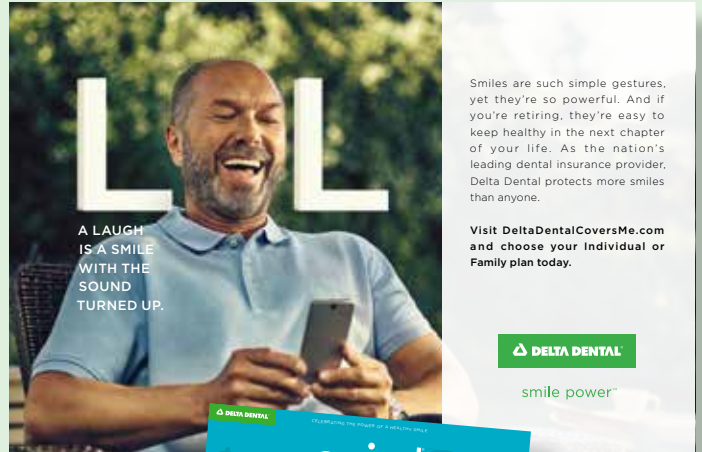
What is Northeast Delta Dental doing to educate people about oral health care?

A

We are keeping you informed.

We offer a choice of flexible plans for individuals, families, and businesses with coverage that enables each of our members to get the preventive care and treatments they need to maintain good oral health. We also believe education is at the core of helping people achieve their healthiest smiles, which is why we run a variety of marketing and promotional campaigns throughout the year.

In addition to comprehensive dental coverage, we also offer DeltaVision®, our insured vision plan, which provides a vision discount off eyewear purchased through the EyeMed® network. Available in Maine and New Hampshire, DeltaVision® is another important way that Northeast Delta Dental helps people in our communities obtain the care they need for overall good health.



Getting the word out to the public

In today's digital age, we use a variety of electronic and online outlets. In addition to our traditional communications, we create fun and informative oral health materials to benefit our members and the public. Here are just a few examples.

Creative advertising campaign

Our advertising this year is focused on inspiring a call to action for people to learn about the many benefits of having dental insurance from Northeast Delta Dental. The Simple Gesture campaign, which runs through July, 2019, spans radio, digital, video, and print media.

Educating people on Medicare

Individuals on Medicare most likely do not have dental coverage, so we're getting the word out to seniors through a direct mail effort. In clear, easy-to-understand language, we spell out how a dental plan from Northeast Delta Dental brings peace of mind by covering expensive procedures, as well as regular preventive care, all at a low monthly premium and with minimal out-of-pocket expenses.

Social media campaigns

We continue to have a strong and active presence on social media, including Facebook and LinkedIn. Total Facebook likes from paid advertising in 2018 were 9,715, ending the year with 76,416 total likes. In 2018, total impressions on LinkedIn were 299,434, of which 278,847 were from paid advertising.

Grin! and Grin! for Kids

Grin! magazine and Grin! *for Kids* activity book provide young and old with valuable oral health information. Grin! *for Kids* is especially fun for parents and caregivers to enjoy with children and help them learn about the importance of brushing, flossing, and eating the right foods.

Health through Oral Wellness®

Health *through* Oral Wellness®—or HOW®—is a great way for employers and dental care providers to educate people on good oral health. This easy-to-use online resource is accessible to anyone directly from the Northeast Delta Dental website. It even provides a simple scoring system for individuals to assess their risk of oral disease and learn about treatments and additional benefits that may be available.





Maine

Delta Dental Plan of Maine

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

New Hampshire

Delta Dental Plan of New Hampshire

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

Vermont

Delta Dental Plan of Vermont

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



For the eighth year, Northeast Delta Dental was selected as one of the 10 Best Companies to Work for in New Hampshire.

Business NH Magazine judges ranked employers in several categories relating to how they motivate, train, and reward employees and selected Northeast Delta Dental as one of the best companies in New Hampshire.

www.nedelta.com



Printed on paper containing post-consumer fibers using vegetable-based inks. Printed in the USA on FSC Certified Paper, promoting responsible use of the world's forests.