△ DELTA DENTAL®

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News for the Dentist and Staff

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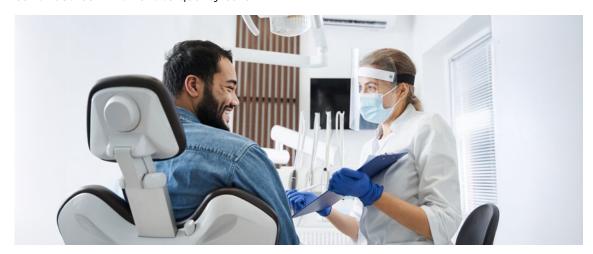
Periapical rule change

You asked; we listened! Effective immediately, a recent rule change now allows periapical radiographs to be taken and billed on the same date of service as surgical codes and/or indirect restorations (e.g., crowns, inlays, onlays). Additional periapical images for the same tooth/surgical site are not allowed.

This update recognizes the critical role of diagnostic imaging in treatment planning and post-operative evaluation, particularly in complex restorative and surgical cases. Providers may now submit periapicals on the same day without concern for automatic denials based solely on service overlap.

Additionally, if your office submitted a claim anytime from January 1, 2025, when the policy took effect and when the rule change processed in mid-April 2025, you will receive a reprocessed claim and payment for the covered service. No action is needed for this to process, and please do not resubmit any claims.

If you have questions about claim submissions or this policy change, our Professional Relations team is here to help at <u>professionalrelations@nedelta.com</u>. Thank you for your continued commitment to quality care.



Important Notice: claim submission for patients with dual Delta Dental coverage

To ensure efficient and accurate processing, we request that all dental offices submit only one claim for patients who are covered under dual Delta Dental insurance plans. Please be assured that all applicable coverages will be coordinated and applied appropriately based on this single claim submission. There is no need to submit separate claims for each coverage.

Please note: in some cases, payments may be issued across two separate check processing runs. This is a normal part of the coordination process and does not indicate an issue with the claim.

We appreciate your cooperation in helping to streamline claims processing.

Malcolm Baldrige National Quality Award and Quest for Excellence® Conference

Northeast Delta Dental began its Baldrige journey in 1995, when the then new President & CEO, Tom Raffio, brought the principles of the Baldrige Framework to our organization. What started as a commitment to continuous improvement and excellence has grown into an integral part of our culture of putting people, quality and amazing service in the forefront of all we do.

A group of us (in photo below) traveled to Baltimore this spring to officially be recognized with the Malcolm Baldrige National Quality Award. We were one of only five organizations in the nation to receive this award in 2024, and the first ever to receive it in New Hampshire.

During the conference and award ceremony, we had the opportunity to tell our story to others on their Baldrige journeys. Tom reflected on our nearly 30-year path of organizational excellence and how the framework helped shape our organization; Director, Marketing & Communication, Erin Holt, spoke about our commitment to corporate philanthropy and the impact that has on the communities we serve; and Director, External Operations, Rob Kleiner, shared insights into how we use our Guarantee Of Service ExcellenceSM program and SMART (Specific, Measurable, Achievable, Realistic, Time-based) goals to keep our teams aligned, accountable and focused on continuous improvement.

Receiving the Baldrige award doesn't mark the end of our journey. Our focus remains on our mission, our teammates and those we serve. And that's because everyone deserves a healthy smile!



Maine veterans' safety net awarded a \$300,000 grant

We awarded another grant to the Maine Veterans' Dental Network (MVDN), a safety net for Maine veterans who cannot pay out of pocket for dental care and don't have dental insurance. We've been a supporter since its launch in 2021. The MVDN is administered through a network of 23 participating nonprofit dental clinics, FQHCs and dental teaching schools. Learn more at www.maine.gov/veterans/benefits/healthcare/dental-care.



2025 Oral Health Challenge

We've launched the fourteenth year of the Oral Health Challenge, a partnership with the NH Fisher Cats. The program helps us encourage children to brush and floss daily to improve oral health and reminds parents of the importance of these positive at-home, oral hygiene habits. Adopting these habits early in life has a beneficial impact on oral and overall health and contributes to having a lifetime of healthy smiles.

The essence of the program is that children 12 years of age and younger complete and submit a form showing they've brushed and flossed seven consecutive days, earning two free tickets to one of four NH Fisher Cats games played at the Northeast Delta Dental Stadium in Manchester, New Hampshire. The dates of the four 2025 Oral Health Challenge games are Sunday, June 22; Saturday, July 26; Friday August 8; and Saturday, August 30. Children who have completed the Challenge will be recognized before these games.

Oral Health Challenge forms are available at www.nhfishercats.com and www.nedelta.com and in the offices of dentists in our network. The Fisher Cats Community Relations department, at 603-641-2005 or community@nhfishercats.com, can answer any questions.

\$2 million committed to help establish Vermont dental education center

One of Northeast Delta Dental's philanthropic priorities is to support efforts to address the shortages of dentists in Northern New England. Last fall, we committed \$2 million to help establish a Dental Oral Health Education Center in Vermont by 2027.

In collaboration with the Vermont State Dental Society, the University of Detroit Mercy will bring School of Dentistry students in its Doctor of Dental Surgery program to Vermont to complete their final years of training. The program will offer modern classrooms and onsite clinics in support of its clinical dental education program. It will serve as a public health Medicaid clinic, extending its reach to underserved populations and areas and helping to address the insufficiency of dental providers in the state.



Final year of loan repayment awards addresses demand for dental care

In our final two installments of a dental loan repayment program, we awarded \$2,482,354 to 22 dentists. Beginning in 2022, to attract more dentists to Northern New England, we provided \$6M in funding over three years. The awards were made through The Recruitment Center at Bi-State Primary Care Association.

Since Maine, New Hampshire and Vermont are all now offering dental health benefits to adults with Medicaid coverage, the need for dental professionals in the tri-state area is even greater. Dental practices receiving these awards serve Medicaid patients, making the program instrumental in helping to meet demand for oral care.

In an effort to broaden access to care in the tri-state region, we'll continue to support other impactful scholarship and loan repayment programs for dental professionals.

"This award allows me to expand that commitment when it may have otherwise been limited out of necessity. Thank you for believing in me and rural dental care in New Hampshire."

Dr. Joshua Joseph Sevigny

Reminders

- Please notify us of any dentist and/or dental office updates by contacting the Provider Services department at <u>providerservices@nedelta.com</u>.
 Keeping our records updated helps us serve you more quickly and with a higher degree of accuracy.
- Please contact the HOW® team at 603-223-1339 or HOWinfo@nedelta.com for answers to questions about the home care offer, for patients who have HOW® attached to their dental plan, giving those patients a discount on Philips Sonicare products and free shipping.

Connect with us

We advocate for oral health and community involvement, communicating with our audiences in a variety of ways. Please connect with us by checking out our blogs or using our social media platforms, where you can find messages on oral health, dental trends, community engagement, business leadership and more.











Fact vs. Fiction: Annual Maximums

Annual maximums are a key component of plan design, directly impacting the cost of the plan for our group and individual plan purchasers. A review of annual maximums used by members in 2024 revealed that 86% of all covered members used 50% or less of their annual maximums. Nearly all group plan purchasers often find their maximum is sufficient based on actual employee/dependent usage; therefore, very few opt to increase the plan maximum.

In terms of actual dollars used by members: 55.2% used less than \$200; 90.9% used less than \$1,000; and 98.4% (nearly 100%) used less than \$2,000.

Why pay for something most members won't use? The fact is that a \$5,000 annual maximum might look good on paper but, in the end, may not be what is actually necessary. That's not to say annual maximums haven't been increasing over time, as we've seen an incremental increase over the past several years.

For members that do need higher maximums, there are effective options:

- 1. One of the ways a group plan purchaser can impact plan design and effectively increase maximums is by excluding diagnostic and preventive services from the annual maximum. This plan feature frees up those annual maximum dollars that would have been spent on diagnostic and preventive services, keeping it available instead for basic or major restorative services.
- 2. An even more popular plan design feature is the Double-Up Maximum^{sм} feature, whereby members can double their annual maximum by earning additional monies each year in which they receive either an oral exam or a cleaning during a calendar year and do not exceed a specified claims threshold. Over time, that amount can build up to the same amount as the regular plan annual maximum, effectively doubling the plan maximum.

We're committed to helping members get the most out of their dental benefits. In addition to those two plan features, we quote creative plan designs, include additional diagnostic and preventive services via the HOW® program and offer different network options so that we can work towards our mission to advance the dental health and overall wellness of our customers and the communities we serve.

We remain committed to ensuring we're meeting the needs of our stakeholders.

All WellSense Medicare Advantage members have access to Northeast Delta Dental providers

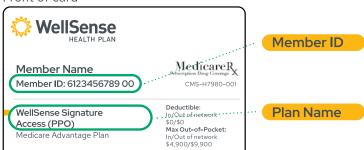
All WellSense Medicare Advantage members have access to our in-network dentists. When a member shares their WellSense ID card, please look for these identifiers:

The Member ID: This number appears under the heading "Member Name," begins with a six and is 11 digits long.

Plan Name: WellSense offers several Medicare Advantage HMO and PPO plans. The plan name is listed on the front of the card under Member ID.

Call Northeast Delta Dental at 1-800-832-5700 with any questions about how to identify member eligibility.

Front of card



Back of card



Holiday closures	
Independence Day	Friday, July 4, 2025
Labor Day	Monday, September 1, 2025
Veteran's Day	Tuesday, November 11, 2025
Thanksgiving Day	Thursday, November 27, 2025
Day After Thanksgiving	Friday, November 28, 2025
Christmas Day	Thursday, December 25, 2025
New Year's Day	Thursday, January 1, 2026

Newly released 2024 Community Impact Report

Delta Dental recently released its 2024 Community Impact Report, *Our mission: your health*. In 2024, Delta Dental companies and their foundations invested more than \$18 million to help support the next generation of the oral health workforce. Read the whole report to learn the many ways that Delta Dental companies impacted oral and overall health last year: www.deltadentalinstitute.com/cir.

For decades, Delta Dental companies and their foundations have supported communities in all 50 states, Washington, D.C., and Puerto Rico, impacting 15.6 million lives and investing \$119.7 million, \$60.2 million of which was in direct oral care.



September 5: The 27th annual golf tournament

We're holding the 27th annual Thurston J. Carpenter Memorial Golf Tournament on Friday, September 5, 2025, at Breakfast Hill Golf Club in Greenland, New Hampshire. Last year, the tournament raised \$21,335.78 to support the Northeast Delta Dental Foundation, which awards grants annually to oral health programs in Maine, New Hampshire and Vermont.

Last year, the Foundation awarded \$794,450 in grants to 59 organizations, providing them with critical funding to make oral health education and dental services more accessible throughout the tri-state region. Please visit www.nedelta.com/foundation for more information.

We need your participation to help make this year's fundraiser successful. You can find registration, sponsorship and donation details at https://birdease.com/carpentergolf. For more information, email Shane Baron at sbaron@nedelta.com or call 603-223-1014.

Partnership with Vermont Lake Monsters

We're excited to announce a new multi-year partnership that resulted in the 119-year-old Centennial Field being referred to as Delta Dental Diamond at Centennial Field beginning with the 2025 Futures Collegiate Baseball League season. Centennial Field is located on the campus of the University of Vermont, Burlington. This new partnership with Vermont Lake Monsters will give us opportunities to share messages about the vital connections between oral health and overall wellbeing.

Lake Monsters Senior V.P., C.J. Knudsen, said: "Delta Dental is a great partner, and they really stepped up to the plate to support the community."

New in-network dental professionals

Welcome to the following dental professionals who joined the Northeast Delta Dental network from December 2024 through April 2025. We appreciate you!

Maine

Isaac Adesola Adegbola, DDS James Assad, DMD Eric Bokinsky, DDS Melissa Carrier, DDS Julie Chang, DDS Michael Courtney, DMD Holly Fadie, DMD Allan Fortin, LD Zachary Freer, DMD Robert Grassi, DMD Christopher Gregoire, DDS Britta Griffiths, IPDH Jaclyn Danko Hadar, DMD Ethan Harris, DMD Tracey Jowett, IPDH Julia Losardo, DMD Ogorchukwu Olele, DDS Melissa Peltola, IPDH Gabrielle Quigley, IPDH Anthony Russo, DDS Lena Salha, DDS Kristina Spaulding, LD Woojung Sul, DMD Owen Williams, DMD James Wrobel, DMD

Vermont

Stephen Bench, DDS John Calabrese, DMD Luciana Flores, DDS Jeremiah Juson, DMD Samantha Rosenbloom, DMD Pooja Santwani, DDS

New Hampshire

Taha Akhtar, BDS James Assad, DMD Andra Boak, DMD Christina Brown, DDS Bahman Derakhshan, DMD Keris Flynn, DMD Marti Gabriella, DMD Rosalia Gallo, DMD Pooja Gupta, DDS Victoria Guzman, DDS Lyn Hajjar, DDS Mark Hochberg, DMD Toral Joshi, DDS Cherice Lim, DDS Yan Lu. DDS Ronen Mavashev, DMD Hadia Memon, BDS Manju Natarajan, DDS Prabehesh Patel, DMD Sarah Pike, DMD Olga Raptis, DMD Paulina Rodrigues, DDS Shomous Yousif Salih, DMD Ji Hyun Tahk, DMD Amrita Tembhe, DDS Tingxi Wu, DMD