

Northeast Delta Dental and the Dentist

You may see any dentist you wish, participating or nonparticipating. Northeast Delta Dental has a unique relationship with nearly three out of every four dentists throughout the United States. Participating dentists agree to accept Delta Dental's approved amount as payment, and further agree not to charge any difference back to their Delta Dental patients.

Delta Dental Network Dentists

Patients will get the best dollar value from their voluntary dental benefits when they receive dental care from a Delta Dental PPO participating dentist. Delta Dental PPO dentists generally accept lower fees for services.

You may also choose to visit a dentist who participates in the larger Delta Dental Premier network and still enjoy savings. Nearly three out of four dentists in the country participate in the Delta Dental Premier network. The additional benefits of seeing a participating dentist include:

- **No Balance Billing:** Because participating dentists accept Northeast Delta Dental's allowed fees for services, you will typically pay less when you visit a participating dentist.
- **No Claims Paperwork:** Participating dentists will prepare and submit claims for you.
- **Direct Payment:** Northeast Delta Dental pays participating dentists directly, so you don't have to pay the covered amount up front and wait for a reimbursement check.

Nonparticipating Dentists

If you visit a nonparticipating dentist, you may be requested to bring a claim form that is available by calling Northeast Delta Dental or can be downloaded from www.nedelta.com. Payment will be made to you, the Subscriber, unless the state in which the services are rendered requires that assignments of benefits be honored and Northeast Delta Dental receives written notice of an assignment on the claim form before payment for benefits is made.

Payment for treatment performed by a nonparticipating dentist will be limited to the lesser of the dentist's actual submitted charge or Delta Dental's allowance for nonparticipating dentists in the geographic area in which services are provided. It will be your responsibility to make full payment to the dentist. When there is not sufficient fee information available for a specific dental procedure, Northeast Delta Dental will determine an appropriate payment amount.

Who pays—How and When?

Employer Pays: Any amount of the enrolled employee cost; No minimum employer contribution.

Employee Pays: The entire amount of the employee cost and the entire dependent cost, if applicable, through payroll deductions.

How to Join

Enrollment forms must be completed by each enrolled employee. If an employee chooses to enroll one dependent, all eligible must be enrolled.

Coverage for enrolled employees/dependents must continue until the end of the contract year. Failure to enroll in the beginning of a contract year or after the probationary period results in no coverage until next contract year's open enrollment, except in the event of a qualified family status change.

To enroll your group today, call:



INSURANCE SERVICES

E & S Insurance Services, LLC
PO Box 7425
Gilford, NH 03247-7425
603-293-2791



Northeast Delta Dental
One Delta Drive
PO Box 2002
Concord, NH 03302-2002
603-223-1000
1-800-537-1715
FAX 603-223-1129
www.nedelta.com

New Hampshire Center for Nonprofits Dental Program



Advantages of the NHCN Dental Program

When you participate in the New Hampshire Center for Nonprofits' Dental Program you:

- receive association group rates;
- select an option designed especially for participants of the NHCN, and you;
- share the benefits of Northeast Delta Dental's over 58 years of experience and their unique relationship with the majority of dentists in Maine, New Hampshire, and Vermont.

Who Can Join?

Active nonprofit members of the NHCN and their employees.

Who is Eligible?

Employee: Employee Only

Employee Plus One: Employee with one dependent

Family: Employee, spouse, and all unmarried, dependent children from age 1 to age 26.

Incapacitated children can remain covered regardless of age.

There's Little or No Paperwork.

When a Northeast Delta Dental member sees a participating dentist, the identification card is presented. Participating dentists have claim forms in their offices. The member supplies certain personal information, and the rest of the claim form is completed free of charge by the dental office.

The dentist sends the claim form to Northeast Delta Dental. Northeast Delta Dental processes the completed form and pays the dentist directly. Northeast Delta Dental will produce an Explanation of Benefits (EOB) indicating any obligation to the dentist.

Vision Discount Program

A Vision Discount Program is available to you and your employees simply by showing your Northeast Delta Dental identification card when visiting participating vision care providers.

For more information, please visit www.eyemedvisioncare.com/deltadental

The New Hampshire Center for Nonprofits (NHCN) recognizes that good dental care is an important part of a well-rounded health program. NHCN, in cooperation with E & S Insurance Services, LLC and Northeast Delta Dental, has developed several benefit options for your consideration. **Rates are valid through June 30, 2024.**

Here's a closer look at the dental coverage available:

	OPTION 1**	OPTION 3	OPTION 5	OPTION 9
Diagnostic and Preventive – Coverage A (No Waiting Period) Diagnostic: Evaluations twice in a 12-month period; Full mouth/panorex X-rays once in a 5-year period; Bitewing X-rays once each 12-month period; X-rays of individual teeth as necessary Preventive: Cleanings four times in a 12-month period; Fluoride twice in a 12-month period to age 19; Space maintainers to age 16; Sealants for children to age 19 on permanent molars once in a 3-year period	100%	100%	100%	100%
Basic – Coverage B (After a 6-Month Waiting Period¹) Restorative: Fillings–amalgam (silver) and composite (white–anterior teeth only) Oral Surgery: Extractions and other surgical procedures Endodontics: Root canal therapy Periodontics: Treatment of gum disease; Periodontal maintenance (cleaning) Denture Repair: Repair of removable dentures Emergency Treatment	80% After a 6-Month Waiting Period	80% After a 6-Month Waiting Period	60% After a 6-Month Waiting Period	60% After a 6-Month Waiting Period
Major – Coverage C (After a 12-Month Waiting Period¹) Prosthodontics: Removable and fixed partial dentures; (bridge); complete denture; Rebase and reline (denture); Crowns; Onlays, Implants	50% After a 12-Month Waiting Period	50% After a 12-Month Waiting Period	50% After a 12-Month Waiting Period	Not a Benefit
Lifetime Deductible per person/per family Applies to Basic (Coverage B) and Major (Coverage C) Services	\$100/\$300	\$100/\$300	\$75/\$225	\$50/\$150
Orthodontics* – Coverage D (After a 24-Month Waiting Period¹) Orthodontics: Correction of crooked teeth for adults and children	50% After a 24-Month Waiting Period	50% After a 24-Month Waiting Period	Not a Benefit	Not a Benefit
Orthodontics (Coverage D) Lifetime Maximum Per Person	\$2,000	\$1,000	Not a Benefit	Not a Benefit
Maximum per person, per calendar year (Coverages A, B, and C combined)	\$2,000	\$1,000	\$1,500	\$750
Monthly Rates Employee: Employee Plus One: Family:	\$62.74 \$107.47 \$192.13	\$58.97 \$99.74 \$168.70	\$50.59 \$84.75 \$134.58	\$40.67 \$68.49 \$119.68

This is a brief description of features and benefits. Coverage is subject to the terms, conditions, limitations, and exclusions of the Individual Contract Benefits and Information Booklet.

Benefit percentages shown are based on the actual charges submitted up to the Maximum Allowable Charge for participating dentists or Northeast Delta Dental's allowance for nonparticipating dentists.

¹**Waiting Periods** apply from the effective date of each employee. In group takeover situations, Northeast Delta Dental will waive the waiting periods for benefits covered by the prior carrier for continuous group coverage. This applies to employees and dependents that were enrolled in the previous plan at the time of the takeover. Please include a copy of the group's most recent dental invoice. Dental services received prior to the satisfaction of applicable waiting periods do not apply toward satisfaction of the lifetime deductible. Waiting periods do not apply to eligible enrollees under nineteen (19) years of age except for orthodontic benefits

*Orthodontics (Coverage D) has a separate lifetime maximum of \$2,000 (Option 1) and \$1,000 (Option 3).

**Option 1 includes a Carryover Benefit feature that can extend your annual benefit. Please refer to the Carryover Benefit feature flyer for more details.