



2017 Northeast Delta Dental Annual Report

Everyone Deserves a Healthy Smile

About Our Cover

A smile can light up a room. It can summon a feeling of happiness—within yourself and within others. A smile can tell a unique and personal story. This year, we introduced our smile power™ integrated campaign to highlight the powerful stories smiles can tell. An example of this campaign is on the cover.

At Northeast Delta Dental, we want to help everyone tell a happy story with their smile. It all starts with good oral care. That's why we are proud to be the region's largest provider of dental benefits, and your biggest advocate for oral health education, access to care, and innovative solutions. This means people in our communities can get the oral health care they need and tell many healthy smile stories for years to come. Share your smile story with us on social media today! **#smilepower**

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.

30%

of U.S. children ages 6 - 12 miss more than 9 million school days annually due to oral health problems.

— Delta Dental Plans Association survey

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Letter from **Tom Raffio**, President & CEO

Everyone deserves a healthy smile. That's why we're spreading smile power™ across our region, so people can see how a healthy smile can reflect their inner beauty and communicate their unique stories. Because smiles are contagious, and that's how you build happy, healthy communities.

As a not-for-profit company, our direct efforts and Foundation-supported programs were instrumental in providing education about the importance of oral health, increasing access to dental benefits, and creating innovative programs and products that positively impact oral health. With our support, the University of Vermont Medical Center General Practice Residency in Dentistry supports the education, recruitment, and placement of dentists in Vermont. We continue to work with SmilePartners to help the immigrant community in Portland, Maine. This program provides oral health and financial literacy education, patient navigation support, and matched savings accounts to assist clients through the dental health system. Additionally, we supported a Veterans Appreciation Day in New Hampshire by recruiting two volunteer dentists and arranging for free transportation for veterans to attend the event where they could receive free dental treatment. We believe every citizen deserves a healthy smile!

At the end of 2017, we covered more than 858,000 people in Maine, New Hampshire, and Vermont, a net gain of more than 23,000 members. We processed nearly 1.8 million claims for payment, with an average adjudication speed of just two days. One number that particularly makes me smile is that more than 97% of our group customers renewed with us, showing their continued confidence.

88%

Our network of dentists – the region's largest – included 88% of the dentists in the tri-state area.

What these numbers don't tell you is how each of our nearly 200 employees worked to achieve our company goals, individually and in cross-functional teams, with our customers' needs always at the forefront. Our employee colleagues are motivated by our supportive corporate culture, which includes encouraging them to use mindful practices at work, as well as supporting them to invest time and energy to bring more healthy smiles to people in their communities. It's this commitment that led to Northeast Delta Dental being named one of the Best Companies to Work for in New Hampshire by *Business NH Magazine* for the seventh time.

As we highlight some of our important achievements in oral health education, access, and innovation, we hope this report gives you a reason to smile!

Maine



Michael W. Pardue, Chair
Board of Directors
Delta Dental Plan of Maine



First graduating class, University of New England College of Dental Medicine.

Maine has enjoyed a productive and impactful year spreading smiles across the state. We're pleased to share stories about our work with community organizations, like the University of New England (UNE) College of Dental Medicine to foster greater access to oral health care, and Saving Smiles of Maine to raise awareness of the importance of dental health in decreasing the rate of untreated tooth decay in children. In these examples, and many more all across our state, we are supporting education, access, and innovation in dental health to help people young and old make their smiles the best they can be.

“Delta Dental’s \$2.3 million investment has been foundational to this ambitious initiative and means a bright future for oral health in Maine and beyond.”

— William Chance, UNE’s Vice President of Institutional Advancement, on the occasion of the College of Dental Medicine’s first graduating class



Education

Our continued support of the UNE College of Dental Medicine extends our relationship with investments that are directly enabling more students to pursue dental careers and close the gap in unmet dental needs in the state’s rural, underserved areas. With support from Delta Dental Plan of Maine and Delta Dental Plan of Vermont, UNE has launched the first institutional loan repayment program in its history, and placed the first three dentist graduates and loan repayment recipients in rural Maine practices. Our support has also helped UNE develop a number of valuable partnerships with federal, state, foundation, and private sources to sustain improvements in the region’s oral health.

Access

Helping to bring more healthy smiles to school students across Maine is one of the most gratifying ways we further our goal to improve oral health care education in the state. By supporting Saving Smiles of Maine, we have enabled Tracey Jowett, RDH, the organization’s founder and president, to reach more than 13,000 kids through dental health education in grades K-8 since 2003. This has increased the dental knowledge of not just students, but also parents, teachers, and school administrators alike. Beyond raising awareness, Tracey and her team have saved the smiles of 1,600 students by providing screenings, cleanings, sealants, fluoride, temporary fillings, and oral hygiene instruction.



Innovation

Delta Dental Plan of Maine was a proud sponsor of the *Mainebiz* 2017 Business Leaders of the Year awards, which recognizes professionals who not only excel in business but also give back to their communities. Representing large, small, and non-profit businesses, award recipients play a central role in spurring innovation across the state. By working closely with community leaders like these, we help share the importance of oral health and help them find the right plans to meet their employees’ needs. That’s a powerful way to spread more smiles across Maine.

New Hampshire



Kathryn L. Yerkes, Chair
Board of Directors
Delta Dental Plan of New Hampshire

New Hampshire continues to strongly promote education, access, and innovation in oral health care across our state. Our thriving partnership with Tufts Health Freedom Plan plays a key role in helping Granite Staters not only get the dental care they need, but also combine it with general health care to improve their overall health. Our support for innovative organizations like the Children's Museum of New Hampshire helps to educate our youngest citizens about oral health in an interactive way. During national Children's Dental Health Month, the museum offers a variety of fun programs and experiences, like examining the teeth in animal skulls, elephant toothpaste experiments, and crafting tooth fairy pouches. These are just a few of the ways we help to educate the people in our state about the importance of good oral health.



The Children's Museum of New Hampshire celebrates Children's Dental Health Month in February.

“Whenever we can try to partner with local experts who can talk to our guests and give them timely resources, we’ll happily do it. It adds another level to the hands-on discovery that we offer here at the museum.”

— Paula Rais, Vice President of Development and Community Engagement at the Children's Museum



Education

Demonstrating our commitment to improving the health of the communities we serve, we partnered with Tufts Health Freedom Plan to fund a three-pronged opioid harm reduction campaign facilitated by Granite Health. A key component of the sponsorship included continuing education for dentists and physicians, focused on improving post-operative pain management using fewer opioids. This in-person continuing medical education (CME) activity was delivered by Boston University School of Medicine and approved by the New Hampshire Board of Medicine. The grant also helps Granite Health reduce excess prescription opioids in circulation through the “Zero Left” campaign. This includes multiple initiatives, such as take-back boxes at three of Granite Health’s member facilities, and safe disposal options that help people clear out their medicine cabinets, which is proven to help reduce addiction.



Innovation

New Hampshire has an abundance of small businesses, and keeping their employees smiling with proper oral care requires dental insurance designed with the small business in mind. Our innovative small group plans fill that need perfectly. They’re flexible and affordable, and with features like no up-front payments and paperwork-free claims processing, they make it easy for employees to get the care they need. Plus, we guarantee our service! Our small group plans also include our innovative Health *through* Oral Wellness® program, better known as HOW®. This program provides enhanced benefits for people at higher risk of oral disease. New Hampshire small businesses qualify for even greater savings through discounts when they take advantage of our unique partnership with Tufts Health Freedom Plan to cover employees with both dental and health insurance.



Access

Too many people in New Hampshire lack access to dental care. Through our partnership with Virtudent, we are on a mission to change that. Starting with the Boys & Girls Club of Central New Hampshire, this on-site dental provider is using funding from Northeast Delta Dental to increase access to dental care for 600 club members aged 10 - 18, regardless of their existing dental care status or insurance coverage. This unique approach to dental services comes right to the club where children can receive dental x-rays, intraoral photographs, screenings for cavities and disease, sealants, and fluoride varnish applications or other cavity preventing topicals. Virtudent uses its award-winning teledentistry model to triage and treat patients more efficiently, as well as enable licensed New Hampshire dentists to review each patient’s record and make recommendations or referrals for further treatment if needed.

Vermont



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



Colleagues from Northeast Delta Dental join the recent DANB scholarship recipients.

Vermont is helping to spread smiles from one corner of our state to the other. By providing financial support to help more dental assisting students at the Center for Technology, Essex afford their Dental Assisting National Board (DANB) exams, we hope to see greater numbers of Expanded Function Dental Assistants working and living in our state. Our investment in Vermont Technical College is enabling the Dental Hygiene program to take its services on the road in the van, “Molar Mobile,” a dental hygienist’s office on wheels. And, with our innovative plans, we remain the only dental insurer in the Vermont health insurance marketplace, known as Vermont Health Connect.

“Vermont Tech is very excited about this generous gift from Northeast Delta Dental. This will allow us to expand our program to more areas of the state, as well as deliver much-needed dental services around the state. It is a win-win for the college and dental hygiene in Vermont.”

— Patricia Moulton, President, Vermont Technical College



Education

Educating the next generation of dental assistants is crucial to helping Vermonters keep their smiles healthy. That’s why we are proud to support the Center for Technology, Essex with scholarships for deserving dental assisting students to offset the cost of Dental Assisting National Board (DANB) exams. The funding is to increase the number of DANB Certified Dental Assistant (CDA) certificate holders in Vermont because it is a recognized step toward becoming an Expanded Function Dental Assistant (EFDA). Becoming an EFDA not only means higher wages, but also a more cost-effective dental practice for employers.

Access

Ensuring comprehensive access to proper dental hygiene in a rural state like Vermont is an ongoing challenge, but one we are overcoming. In fact, we made a significant award to Vermont Technical College to expand its Dental Hygiene program. Not only will the grant help the college accommodate more students from all over the state, but it enabled the college to purchase a van and transform it into a traveling dental hygienist’s office. The van, named “Molar Mobile,” allows Vermont Tech dental hygiene students to conduct screenings and assessments in schools and nursing homes around Vermont, ultimately finding dental homes for those who need care. That’s bringing healthy smiles to both the dental hygiene students and their patients.



Innovation

The State of Vermont was on the forefront of developing Vermont Health Connect, a state-run health insurance marketplace. Northeast Delta Dental worked in step with the state from the beginning. We adapted our programs so individuals and families without employer-provided insurance have a place to buy not just overall health insurance, but dental coverage as well. Today, we remain the only individual dental plan offered in Vermont thanks to our cost-effective model and strong commitment to helping everyone get the healthy smile they want.

Maine Financials

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

Statutory Balance Sheet — December 31, 2017, and 2016

| | | |
|--|----------------------|----------------------|
| Admitted Assets: | 2017 | 2016 |
| Cash and investments | \$ 56,141,785 | \$ 50,652,939 |
| Accounts receivable | 3,433,876 | 3,201,325 |
| Other assets | 41,309 | 61,673 |
| Total admitted assets | <u>\$ 59,616,970</u> | <u>\$ 53,915,937</u> |
| Liabilities and Surplus: | | |
| Accounts payable and accrued expenses | \$ 1,366,847 | \$ 1,084,564 |
| Subscribers' claims payable and related accrued expenses | 2,621,065 | 2,692,145 |
| Unearned revenue and advances | 2,165,454 | 2,994,391 |
| Total liabilities | <u>6,153,366</u> | <u>6,771,100</u> |
| Surplus | 53,463,604 | 47,144,837 |
| Total liabilities and surplus | <u>\$ 59,616,970</u> | <u>\$ 53,915,937</u> |

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Surplus for the Years Ended December 31, 2017, and 2016

| | | |
|--|----------------------|----------------------|
| Gross Amounts Billed: | 2017 | 2016 |
| Gross billings | \$ 122,171,132 | \$ 113,967,940 |
| Net investment revenue | 2,452,530 | 697,959 |
| Total revenues | <u>124,623,662</u> | <u>114,665,899</u> |
| Gross Expenses Incurred: | | |
| Professional services | 103,563,093 | 96,544,772 |
| Operating expenses | 15,007,165 | 14,639,064 |
| Total gross expenses incurred | <u>118,570,258</u> | <u>111,183,836</u> |
| Net income | 6,053,404 | 3,482,063 |
| Change in net unrealized gain on investments | 285,034 | 851,058 |
| Change in statutory nonadmitted assets | (19,671) | 29,484 |
| Increase in surplus | 6,318,767 | 4,362,605 |
| Surplus, beginning of year | 47,144,837 | 42,782,232 |
| Surplus, end of year | <u>\$ 53,463,604</u> | <u>\$ 47,144,837</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, 2017 and December 31, 2016, 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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New Hampshire Financials

Delta Dental Plan of New Hampshire, Inc.

Statutory Balance Sheet — December 31, 2017, and 2016

| | | |
|--|----------------------|----------------------|
| Admitted Assets: | 2017 | 2016 |
| Cash and investments | \$ 56,862,627 | \$ 51,441,582 |
| Accounts receivable | 5,901,524 | 5,011,184 |
| Fixed assets, net and other assets | 5,522,363 | 5,751,426 |
| Total admitted assets | <u>\$ 68,286,514</u> | <u>\$ 62,204,192</u> |
| Liabilities and Surplus: | | |
| Accounts payable and accrued expenses | \$ 6,163,660 | \$ 5,742,720 |
| Subscribers' claims payable and related accrued expenses | 2,296,065 | 2,378,345 |
| Unearned revenue and advances | 4,854,344 | 4,977,747 |
| Notes payable | 1,470,000 | 1,680,000 |
| Total liabilities | <u>14,784,069</u> | <u>14,778,812</u> |
| Surplus | 53,502,445 | 47,425,380 |
| Total liabilities and surplus | <u>\$ 68,286,514</u> | <u>\$ 62,204,192</u> |

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Surplus for the Years Ended December 31, 2017, and 2016

| | | |
|--|----------------------|----------------------|
| Gross Amounts Billed: | 2017 | 2016 |
| Gross billings | \$ 343,503,477 | \$ 327,048,629 |
| Net investment and rental real estate income | 879,960 | 781,734 |
| Total revenues | <u>344,383,437</u> | <u>327,830,363</u> |
| Gross Expenses Incurred: | | |
| Professional services | 304,738,214 | 290,387,545 |
| Operating expenses | 34,144,892 | 32,979,989 |
| Other expenses | 1,138,874 | 1,094,908 |
| Total gross expenses incurred | <u>340,021,980</u> | <u>324,462,442</u> |
| Net income | 4,361,457 | 3,367,921 |
| Change in net unrealized gain on investments | 809,240 | 158,003 |
| Change in statutory nonadmitted assets | 906,368 | 725,224 |
| Increase in surplus | 6,077,065 | 4,251,148 |
| Surplus, beginning of year | 47,425,380 | 43,174,232 |
| Surplus, end of year | <u>\$ 53,502,445</u> | <u>\$ 47,425,380</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, 2017 and December 31, 2016, 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.

2017 Northeast Delta Dental Annual Report

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Vermont Financials

Delta Dental Plan of Vermont, Inc.

Statutory Balance Sheet — December 31, 2017, and 2016

| | 2017 | 2016 |
|--|----------------------|----------------------|
| Admitted Assets: | | |
| Cash and investments | \$ 28,351,991 | \$ 26,972,745 |
| Accounts receivable | 1,885,588 | 1,820,371 |
| Other assets | 102,627 | 73,784 |
| Total admitted assets | <u>\$ 30,340,206</u> | <u>\$ 28,866,900</u> |
| Liabilities and Surplus: | | |
| Accounts payable and accrued expenses | \$ 651,028 | \$ 832,495 |
| Subscribers' claims payable and related accrued expenses | 1,372,165 | 1,389,645 |
| Unearned revenue and advances | 1,276,220 | 1,786,228 |
| Total liabilities | <u>3,299,413</u> | <u>4,008,368</u> |
| Surplus | 27,040,793 | 24,858,532 |
| Total liabilities and surplus | <u>\$ 30,340,206</u> | <u>\$ 28,866,900</u> |

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes in Surplus for the Years Ended December 31, 2017, and 2016

| | 2017 | 2016 |
|--|----------------------|----------------------|
| Gross Amounts Billed: | | |
| Gross billings | \$ 76,766,304 | \$ 74,537,690 |
| Net investment revenue | 649,008 | 536,380 |
| Total revenues | <u>77,415,312</u> | <u>75,074,070</u> |
| Gross Expenses Incurred: | | |
| Professional services | 66,637,537 | 64,141,815 |
| Operating expenses | 8,843,004 | 8,646,191 |
| Total gross expenses incurred | <u>75,480,541</u> | <u>72,788,006</u> |
| Net income | 1,934,771 | 2,286,064 |
| Change in net unrealized losses on investments | 243,423 | (200,483) |
| Change in statutory nonadmitted assets | 4,067 | 12,766 |
| Increase in surplus | 2,182,261 | 2,098,347 |
| Surplus, beginning of year | 24,858,532 | 22,760,185 |
| Surplus, end of year | <u>\$ 27,040,793</u> | <u>\$ 24,858,532</u> |

The financial statements of Delta Dental Plan of Vermont, as of, and for the years ended, December 31, 2017 and December 31, 2016, 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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Our Foundation

In many ways, our Foundation is the heart and soul of Northeast Delta Dental. For more than 20 years, the Foundation has spread healthy smiles by working to improve oral health care access and education for the public and dental communities in Maine, New Hampshire, and Vermont. We are proud to be a leader among philanthropic and community organizations contributing to the improvement of oral health care, and thereby, helping people improve their overall health.

These grants go toward important work by worthy organizations all across our region. To address access issues, Foundation grants help safety net dental clinics purchase dental supplies and equipment, as well as oral health care educational materials. These clinics are a vital source of dental care for those in our communities lacking the financial means or insurance to otherwise obtain the dental services they need.

Foundation grants also broaden oral health education. Our school-based initiatives provide children with preventive skills and build awareness of how important oral health is to overall health. This includes providing educational materials such as large models of teeth, toothbrushes, toothpaste, floss, puppets, and activity books. We also sponsor school-based oral health programs in areas where there is no public funding for such programs. Many of these programs offer free dental screenings and apply dental sealants in addition to providing education.

Foundation grants also support dental education loans and scholarships for dental professionals. This includes contributions to dental programs at colleges and universities, as well as sponsoring continuing education courses or seminars at annual meetings of dental societies, associations, and coalitions.

\$412,185

In 2017, our Foundation awarded 60 grants totaling \$412,185.



HEALTH *through* ORAL WELLNESS® (HOW®)

Powered by PreViserSM, our award-winning Health *through* Oral Wellness[®] program—better known simply as HOW[®]—continues to innovate the delivery of patient-centered, evidence-based dentistry to patients at greater risk for oral disease. More than 6,000 of our groups (99.9%) have adopted HOW[®] and 76% of our participating provider locations have registered to use PreViserSM.

Based on the concept of patient-centered oral health, HOW[®] provides individuals, their employers, and dental care providers with an easy-to-use tool for assessing the risk of oral disease, and thereby helps people achieve better oral and overall health. Dental professionals can use HOW[®] to identify at-risk patients using a clear, objective scoring system. Patients covered under HOW[®] who score 3 to 5 on a 5-point scale automatically receive additional benefits based on their oral health condition.

Employers can also use HOW[®] on their corporate websites to educate their employees about good oral health. And anyone can estimate their own dental score, completely free of charge, by visiting the HOW[®] section of the Northeast Delta Dental website.

HOW[®] is a powerful way for people to take charge of their oral health and tell more happy stories with their smiles.

Educating our Stakeholders



Take your child to the dentist by age 1.

As soon as teeth appear, decay can occur. The American Dental Association recommends that a child should go to the dentist before his/her first birthday.* Continue to see your dentist at least twice a year following your baby's first visit. To find a pediatric dentist for your child, visit: www.nedelta.com/LocalDentistSearch *First dental visits should occur within six months after the baby's first tooth appears, but no later than the child's first birthday.

dentist by 1
DentistBy1.com



1

Healthy mouths are important—even for babies and young children. First dental visits should occur within six months after the baby's first tooth appears, but no later than the child's first birthday.

Raising Awareness through Integrated Marketing

Our marketing programs are designed to bring a smile to people young and old across Maine, New Hampshire, and Vermont.

Grin! magazine and *Grin! for Kids* activity book continue to be popular sources of valuable oral health information for adults and children. Both are available online, and *Grin! for Kids* can be downloaded from our website. It's a great way for parents and caregivers to help children learn about the importance of brushing, flossing, and eating the right foods.

Another great place to find helpful tips and valuable information about oral health is SmileCoachMonthly.com, as represented on the opposite page. Our subscribers can opt in to receive monthly email announcements alerting them to newly posted information.

When individuals, families, or businesses are ready to choose dental insurance, the Better Benefits section of our website provides an easy way to find just the right plan to meet their needs.

And to complement our dental coverage, we offer DeltaVision®, our insured vision plan, in Maine and New Hampshire.

DeltaVision® is supported by EyeMed Vision Care network with over **71,000** providers at over **27,000** locations nationwide.

Maine

Delta Dental Plan of Maine

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New Hampshire

Delta Dental Plan of New Hampshire

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Vermont

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#smilepower



Printed on paper containing a maximum amount of post-consumer fibers using soy inks and processed chlorine free. Printed in the USA on FSC Certified Paper, promoting responsible use of the world's forests.



Individual & Family Plans DeltaDentalCoversMe.com