



Dental Program

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

Advantages of the Vermont Retail & Grocers Association Voluntary Dental Program

When you participate in the VRGA Dental Program, you:

- receive special group rates;
- select a discounted option designed for members of the VRGA;
- share the benefits of Northeast Delta Dental's over 50 years of experience and national network of dentists;
- have access to Northeast Delta Dental's Health *through* Oral Wellness® (HOW®) program

Who Can Join?

Vermont Retail & Grocers Association member groups who sign a joinder agreement and process monthly premium payments to Northeast Delta Dental. There is no employer contribution required for this program, although it is encouraged. The member group agrees to sponsor the program, offer it to eligible employees, and collect employee contributions (if applicable) via payroll deductions.

How to Join

Member groups should submit their joinder agreement with employee enrollment forms and a binder check for the first month's premium to The Richards Group (contact information on reverse).

Enrollment Criteria

All benefit-eligible employees, their spouses or civil union partners, and children to age 26 can elect to enroll in the dental program. Enrollment forms must be completed by each employee enrolling.

If an employee chooses to enroll one dependent all eligible dependents must be enrolled.

Coverage for enrolled employees/dependents must continue until the end of the contract year. Except in the event of a family status change, an employee declining to enroll when first eligible may not enroll until next open enrollment.

Vision Discount Program

A vision discount program through EyeMed Vision CareSM is free to all Northeast Delta Dental subscribers and their dependents. The program offers up to 35% savings at participating EyeMed providers.

To access available discounts, simply present your Northeast Delta Dental identification card when visiting participating EyeMed providers.

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

Delta Dental PPO plus Premier Networks (Plans 1 & 2)

You will get the best value from your program when you receive care from a Delta Dental PPO (greatest savings) or Premier network participating dentist. The benefits of seeing a participating provider 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

Delta Dental PPO Network (Plans 3 & 4)

You will get the best value and the following advantages when you receive care from a Delta Dental PPO participating dentist:

- **No Balance Billing:** Because PPO 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

As with all Northeast Delta Dental plans, you are free to visit any dentist. Under the PPO only network plans (options 3 & 4) dentists participating in our Premier network (but not also in our PPO network) are also paid directly by Northeast Delta Dental at PPO network allowances and may only balance bill up to the Premier network allowances.

National Delta Dental Networks

To find out if your dentist is part of the Delta Dental PPO or Premier national network, call your dentist, or visit www.nedelta.com and click on **Patients**, then **Find a Dentist**, and search under the **Delta Dental PPO** or **Delta Dental Premier** network. You can also call our Customer Service department at 1-800-832-5700 or 603-223-1011.

Nonparticipating Dentists

If you visit a nonparticipating dentist, you may be required to submit your own claim and pay for services at the time they are provided. Payment for treatment performed by a nonparticipating dentist is based on the Delta Dental's allowance for nonparticipating providers in the geographic area in which service is provided. The patient is responsible for any remaining balance.

The Vermont Retail & Grocers Association (VRGA) recognizes that good dental care is an important part of a well-rounded health program. VRGA, in cooperation with Northeast Delta Dental, has developed these benefit options for your consideration.

Here's a closer look at the dental coverage available

This is a brief summary of benefits. Please call for more detailed information.

	Delta Dental PPO plus Premier™		Delta Dental PPO™	
	PLAN 1 LOW	PLAN 2 HIGH	PLAN 3 PPO LOW	PLAN 4 PPO HIGH
Coverage A - No Deductible Diagnostic: Evaluations twice in a 12-month period; Full mouth/panorex X-rays once in a 5-year period; Bite wing X-rays once in a 12-month period; X-rays of individual teeth as necessary Preventive: Cleanings - four in a 12-month period; Fluoride - twice in a 12-month period to age 19; Space maintainers to age 16; Sealant application to permanent molars, once in a 3-year period per tooth, for children to age 19; Brush biopsy	Northeast Delta Dental Pays 100%*	Northeast Delta Dental Pays 100%*	Northeast Delta Dental Pays 100%*	Northeast Delta Dental Pays 100%*
Coverage B Restorative: Fillings; Oral Surgery: Extractions and other surgical procedures; Endodontics: Root canal therapy; Periodontics: Treatment of gum disease; Periodontal prophylaxis (cleaning); Clinical crown lengthening once per lifetime per site; Denture Repair: Repair of removable dentures; Emergency Treatment	Northeast Delta Dental Pays 60% <i>after a 6-month waiting period*</i>	Northeast Delta Dental Pays 80% <i>after a 6-month waiting period*</i>	Northeast Delta Dental Pays 70% <i>after a 6-month waiting period*</i>	Northeast Delta Dental Pays 80% <i>after a 6-month waiting period*</i>
Coverage C Prosthodontics: Removable and fixed partial dentures (bridge); complete denture; Rebase and reline (denture); Crowns; Onlays, Implants	Northeast Delta Dental Pays 50% <i>after a 12-month waiting period*</i>	Northeast Delta Dental Pays 50% <i>after a 12-month waiting period*</i>	Northeast Delta Dental Pays 50% <i>after a 12-month waiting period*</i>	Northeast Delta Dental Pays 50% <i>after a 12-month waiting period*</i>
Coverage D - No Deductible Orthodontics: Correction of malposed (crooked) teeth for adults and children	N/A	Northeast Delta Dental Pays 50% <i>after a 12-month waiting period*</i> Lifetime Maximum \$1,500 per person	N/A	Northeast Delta Dental Pays 50% <i>after a 12-month waiting period*</i> Lifetime Maximum \$2,000 per person
Calendar year deductible per person/per family	\$50/\$150	\$50/\$150	\$50/\$150	\$0/\$0
Calendar year maximum per person (coverages A, B, and C combined)	\$750	\$1,500	\$1,000	\$2,000
Monthly Rates				
One Person	\$39.34	\$52.94	\$37.96	\$50.59
Two Persons	\$75.33	\$102.41	\$72.75	\$98.02
Three or More Persons	\$130.05	\$185.73	\$126.19	\$176.68

* Benefit percentages shown are based on the actual charge submitted to a maximum allowable charge for participating dentists, or Northeast Delta Dental's allowance for nonparticipating dentists. Waiting periods do not apply to eligible enrollees under nineteen (19) years of age except for orthodontic benefits.

Health through Oral Wellness® (HOW®)

A healthy mouth is part of a healthy life, and Northeast Delta Dental's innovative **Health through Oral Wellness program® (HOW®)** works with your dental benefits to help you achieve and maintain better oral wellness. HOW® is all about YOU because it's based on your specific oral health risk and needs. Best of all, it's secure and confidential. Here's how to get started:

REGISTER Go to www.healththroughoralwellness.com and click on "Register Now"

KNOW YOUR SCORE After you register, please take the free oral health risk assessment by clicking on "Free Assessment" in the **Know Your Score** section of the website

SHARE YOUR SCORE WITH YOUR DENTIST The next step is to share your results with your dentist at your next dental visit. Your dentist can discuss your results with you and perform a clinical version of the assessment. Based on your risk, you may be eligible for additional preventive benefits.*



Jessi Jacobs
 The Richards Group
 Financial, Insurance & HR Solutions
 159 Bank St. Suite 202
 Burlington, VT 05401
 (802) 251-1828
jjacobs@therichardsgroup.com

Underwritten by Northeast Delta Dental

*Additional preventive benefits are subject to the provisions of your Northeast Delta Dental policy