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 Care™ 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

** Coverage A - No Deductible**

**Diagnosti**c: 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

**Preventi**ve: 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

**Coverage B**

**R**estorative: Fillings; **O**ral Surgery: Extractions and other surgical procedures; **E**ndodontics: Root canal therapy; **P**eriodontics: Treatment of gum disease; Periodontal prophylaxis (cleaning); Clinical crown lengthening once per lifetime per site; **D**enture Repair: Repair of removable dentures; **E**mergency Treatment

**Coverage C**

**P**rosthetics: Removable and fixed partial dentures (bridge); complete denture; Rebase and reline (denture); Crowns; Onlays, Implants

**Coverage D - No Deductible**

**O**rthodontics: Correction of malposed (crooked) teeth for adults and children

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<thead>
<tr>
<th>Coverage</th>
<th>PPO plus Premier</th>
<th>PPO</th>
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<tbody>
<tr>
<td></td>
<td>PLAN 1 LOW</td>
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<tr>
<td><strong>Northeast Delta Dental</strong></td>
<td>No Deductible</td>
<td>No Deductible</td>
</tr>
<tr>
<td><strong>Pays 100%</strong></td>
<td>Pay 50%</td>
<td>Pay 50%</td>
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<tr>
<td><strong>after a 6-month waiting period</strong></td>
<td>after a 12-month waiting period*</td>
<td>after a 12-month waiting period*</td>
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<tr>
<td>Northeast Delta Dental</td>
<td>Northeast Delta Dental</td>
<td>Northeast Delta Dental</td>
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**Calendar year deductible per person/per family**

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<thead>
<tr>
<th>Coverage</th>
<th>PPO plus Premier</th>
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<tbody>
<tr>
<td></td>
<td>PLAN 1 LOW</td>
<td>PLAN 2 HIGH</td>
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<tr>
<td><strong>$50</strong></td>
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**Calendar year maximum per person**

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<td></td>
<td>PLAN 1 LOW</td>
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<td><strong>$750</strong></td>
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**Monthly Rates**

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<tr>
<td></td>
<td>PLAN 1 LOW</td>
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<tr>
<td><strong>One Person</strong></td>
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<td><strong>Three or More Persons</strong></td>
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*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 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.*

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