

Northeast Delta Dental

University of New England Dental Benefit Overview



What You Need to Know

- ▲ Northeast Delta Dental is a local company with a national network
- ▲ You can see any dentist, but get the best value when in-network

Topics We'll Cover

- ▲ Insurance Terms Defined
- ▲ Dental Benefits Overview
- ▲ Double-Up Max Carryover Benefit
- ▲ Health *through* Oral Wellness® (HOW®)
- ▲ Network Options
- ▲ EyeMed Vision and Hearing Discount program
- ▲ Online tools and mobile resources

Insurance Terms Defined

▲ Co-insurance

- Indicates that a portion of the service is covered by the plan, and a portion is the subscriber's responsibility.

▲ Deductible

- An amount the patient pays toward Basic and Major Services (Coverages B and C) before the co-insurance applies.

▲ Maximum

- Annual maximum refers to the max amount each covered person can receive in dental benefits per year.
- Lifetime orthodontic maximum refers to the total amount that each eligible covered person can receive toward braces for the lifetime that you're enrolled in the plan.

For more information: Refer to your Outline of Coverage,
View your claims and benefits at
<https://www.nedelta.com/Patients> or Contact
Northeast Delta Dental Customer Service at 1-800-832-5700



University of New England
 Low (Core) Option
 Group Number: 6392-5000
 Effective January 1, 2021

Outline of Coverage Delta Dental PPO Plus Premier Network



Northeast Delta Dental

*Read Your Dental Plan Description Carefully—This Outline of Coverage provides a very brief description of the important features of your dental benefits plan. This is not the insurance contract, and only the actual policy provisions will control. The Dental Plan Description itself sets forth in detail the rights and obligations of both you and your insurance company. It is therefore important that you **READ YOUR Dental Plan Description CAREFULLY!** Not all time limitations and exclusions are shown herein. Benefit percentages shown are based on the actual charges submitted up to the Maximum Allowable Charge for participating dentists, or Delta Dental's allowance for non-participating dentists.*

Diagnostic / Preventive (Coverage A)	Basic Restorative (Coverage B)	Major Restorative (Coverage C)
No Deductible	Calendar Year Deductible per Person/Family: \$25/\$75	
DIAGNOSTIC: Evaluations twice in a 12-month period; this includes periodic, limited, problem-focused, and comprehensive evaluations. X-rays (complete series or panoramic film) once in a 5-year period Bitewing x-rays once in a 12-month period X-rays of individual teeth as necessary Brush biopsy once in a 12-month period PREVENTIVE: Two cleanings in a 12-month period Fluoride once 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	RESTORATIVE: Amalgam (silver) fillings; Resin restorations (white) ORAL SURGERY: Surgical and routine extractions ENDODONTICS: Root canal therapy PERIODONTICS: Periodontal maintenance (cleaning) Note: Cleanings are limited to two in a 12-month period; these may be routine (Coverage A) or periodontal (Coverage B), or a combination of both. Treatment of gum disease Clinical crown lengthening once per tooth per lifetime DENTURE REPAIR: Repair of a removable denture to its original condition EMERGENCY PALLIATIVE TREATMENT	PROSTHODONTICS: Removable and fixed partial dentures (bridge); complete dentures Rebase and reline (dentures) Crowns Onlays Implants
Delta Dental Pays: 80% No Waiting Period	Delta Dental Pays: 50% No Waiting Period	Delta Dental Pays: 50% No Waiting Period
Calendar Year Maximum: \$1,000 up to \$2,000 per Person with Double-Up Max SM Health through Oral Wellness [®] program included (please see reverse for details)		



University of New England
High Option
Group Number: 6392-5001
Effective January 1, 2021

Outline of Coverage Delta Dental PPO Plus Premier Network



Northeast Delta Dental

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Delta Dental Pays: 100% No Waiting Period	Delta Dental Pays: 80% No Waiting Period	Delta Dental Pays: 50% No Waiting Period
Calendar Year Maximum: \$1,500 up to \$3,000 per Person with Double-Up Max SM Health through Oral Wellness [®] program included (please see reverse for details)		

Double-Up Maxsm Carryover Benefit

How to qualify:

- Northeast Delta Dental must pay a claim for either an oral evaluation or cleaning during a Calendar Year.
- An enrollee's paid claims during the Calendar Year cannot exceed \$500.
- Northeast Delta Dental will automatically carryover \$250 to the next calendar year

Important Benefit Information

Predetermination of Benefits

- ask your dentist to submit a *pre-treatment estimate* for any dental work involving costly or extensive treatment plans.

Who is Eligible

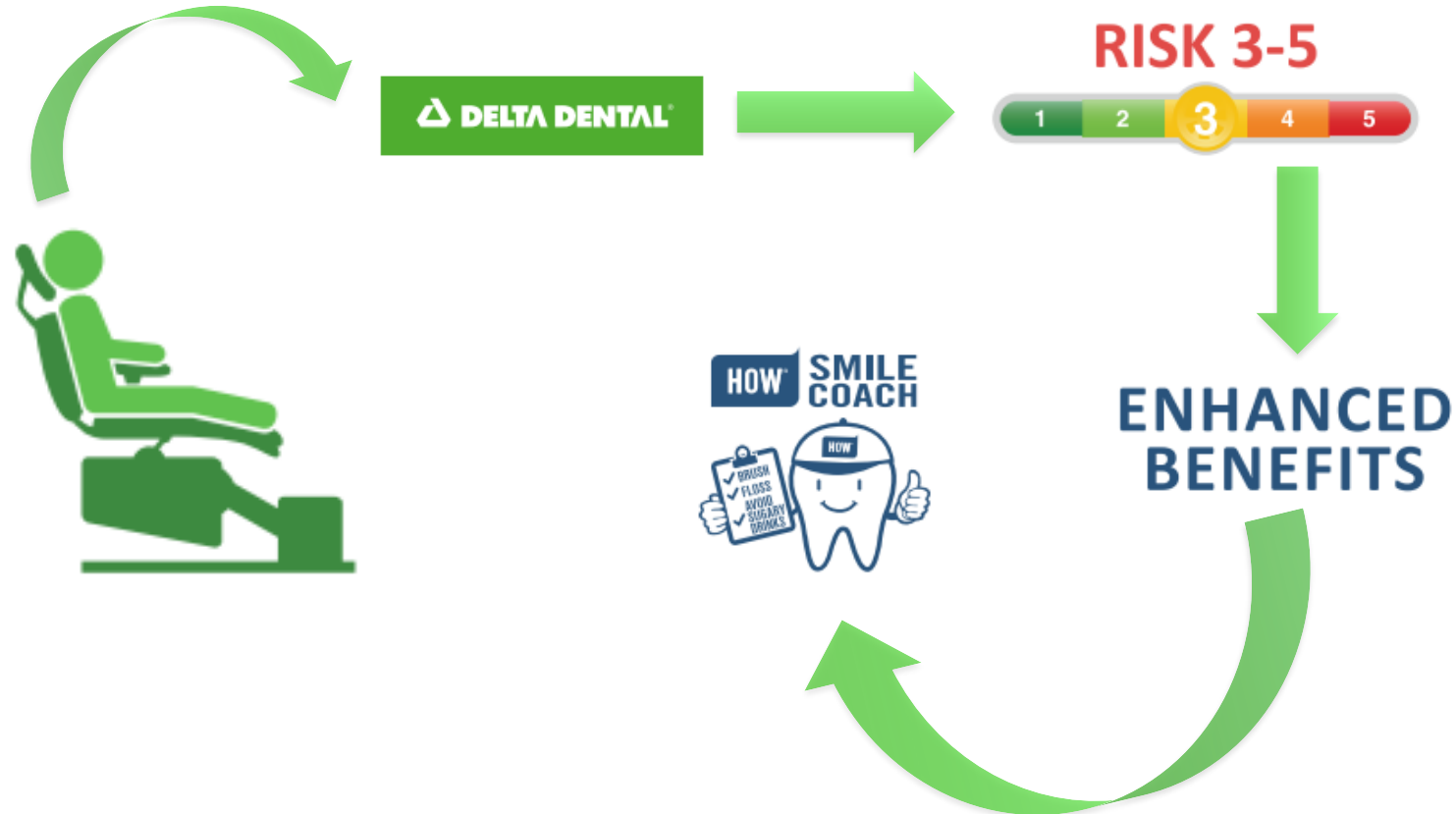
- You
- Your spouse
- Your children up to age 26, regardless of student status, and any incapacitated dependent children, regardless of age.

Claims Inquiry

- Customer Service department at 1-800-832-5700 or 603-223-1011 or email customerservice@nedelta.com.

Health *through* Oral Wellness[®] HOW[®]

Based on the concept of patient-centered oral health, HOW[®] provides additional preventive benefits to members who are at risk for oral disease, thereby helping them achieve better oral and overall health.



HOW[®] it works

- The dentist/dental office performs a clinical risk assessment, which is instantly submitted electronically to Northeast Delta Dental.
- Patients that score a 3-5 on a 5-point risk scale for being at risk for oral disease qualify for additional preventive care benefits.
- The additional preventive benefits can be applied immediately at that dental visit. (Ex: fluoride treatment for adults at risk for tooth decay).
- Any additional benefits that a member receives **does apply** toward their annual maximum.

Summary of Enhanced Benefits

Oral Health Condition	Benefits	Frequency
Caries (Tooth Decay)	Caries Susceptibility Test Child or Adult Cleaning Fluoride Varnish or Topical Fluoride Nutritional Counseling or Oral Hygiene Instruction Sealants (children and adults)	Once per 12 months Combination up to 4 per 12 months Combination up to 4 per 12 months Once per 12 months ¹ Once per 12 months ¹ Once per 3 years ²
Periodontal (Gum) Disease	Adult Cleaning Nutritional Counseling or Tobacco Cessation Counseling or Oral Hygiene Instruction Full Mouth Debridement Periodontal Maintenance	Up to 4 per 12 months ³ Once per 12 months ⁴ Once per 12 months ⁴ Once per 12 months ⁴ Once in a lifetime ³ Up to 4 per 12 months ³

Delta Dental PPO plus Premier Network's

The Delta Dental Difference®

Two provider networks

The largest locally and nationally

- Patients can see any dentist
- Delta Dental Network Dentists = Convenience + Savings
- Advantages of Network (Premier or PPO) Providers:
 - ✓ No Balance Billing
 - ✓ No Claim Paperwork
 - ✓ No Upfront Payment for Covered Services
- Delta Dental PPO providers offer the Best Value
 - ✓ Lower out-of-pocket expenses
 - ✓ Stretching your annual maximum dollars further



- www.nedelta.com Find a dentist

Claims Example

	PPO sm	Premier [®]	Non-Network Dentist
Full Charge of Procedure	\$1,000	\$1,000	\$1,000
Delta Dental's Allowance*	\$800	\$900	\$720
Coinsurance Percent	50% (\$400)	50% (\$450)	50% (\$360)
Patient's Payment	\$400	\$450	\$640
*Because of Delta Dental network dentists have agreed to accept a lower reimbursement for services, subscribers have higher benefits and lower out-of-pocket cost savings			

Online Tools at NEDelta.com

- Find Claim and Benefit Information
- View and Print EOBs
- Access Dental Plan Documents
- Print Additional ID Cards
- Search for a network dentist
- Register for Health through Oral Wellness (HOW) program
- Download helpful forms and information
- Delta Dental Mobile App



nedelta.com

DELTA DENTAL Northeast Delta Dental

([Select your state](#)) Follow Us:

PATIENTS EMPLOYERS PROVIDERS PRODUCERS ABOUT US CONTACT US

Patients

Patients, Subscribers, and Covered Family Members find information on your benefits, claims, news, oral health education, and helpful tools such as *Find a Dentist*.

[Learn More »](#)

< 1 2 3 4 5 6 >

Find a Dentist

Go to eBilling

Latest News

Northeast Delta Dental announces Health through Oral Wellness
3/27/2015

You probably know your credit score, your cholesterol score, and maybe even your Body Mass Index (BMI) score, but do you know your oral health score? Northeast Delta Dental, which provides

Northeast Delta Dental Presents

Better Benefits

• A Video Series •

Individuals & families.
Businesses of all sizes.
We have a plan for you.

Watch our award winning video series and learn more about the nation's #1 provider of dental benefits.

[Watch the Videos & Get a Quote](#)

HOW
HEALTH *through* ORAL WELLNESS

Health through Oral Wellness® is a program designed to promote better oral and overall health for all Northeast Delta Dental members.

Connect on Facebook

Northeast Delta Dental
Like 25,256

Search for a Dentist



Northeast Delta Dental

Need Help?

[* How to Use the Dentist Search](#)

[Nondiscrimination in Healthcare
Grievance Procedure](#)

Network Selection

Your Dental Network:

All

[What Are Network Types?](#)

Please contact Customer Service at CustomerService@nedelta.com or 1-800-832-5700 if you do not know your Network type or need to report an inaccuracy in the directory.

Your Location [Enter Your Location for Map & Directions](#)

Your Street Address::

Your City::

Burlington

Your State/Zip Code::

Vermont

Note: We use U.S. Postal standards: South, North, etc. (No punctuation) (ex. South Burlington)

Customize Results

Sort results by::

Distance

☐ 5 ☐ 10 ☒ 15 ☐ 20 ☐ 30 ☐ 40 ☐ 50

Maximum travel distance::

In some circumstances, if no results are found in the distance you selected, the search will automatically increase the distance until results are found up to a maximum of 100 miles.

Number of Results::

100

Additional Search Criteria

Dentist Last Name::

Practice Name::

Specialty::

Search All Specialties

Secondary Language::

Any

Gender::

☐ Male ☐ Female ☒ Any

Extended Hours:

☐ Early Hours ☐ Evening Hours ☐ Weekend Hours

HOW[®] Providers Only














☒

[Search](#)

[Reset](#)



Dentist Results

AVERILL, DAVID		DAVID C AVERILL DDS	<input type="checkbox"/> add to my list
General Dentist	239 PEARL ST BURLINGTON VT 05401 (802) 864-5315 DAVERILL1@MAC.COM	This provider participates in: Delta Dental PPO  Delta Dental Premier  Martin's Point Generations Advantage 	0.35 miles from your location Map & Directions
 More Information			
KEETON, KRISTOPHER		WILLARD STREET FAMILY DENTAL	<input type="checkbox"/> add to my list
General Dentist	27 N WILLARD ST BURLINGTON VT 05401 (802) 862-8625 OFFICE@WILLARDSTREETDENTAL.COM	This provider participates in: Delta Dental PPO  Delta Dental Premier  Martin's Point Generations Advantage 	0.49 miles from your location Map & Directions
 More Information			
TROTIER, BENOIT		RANDALL A MILLER DDS PC	<input type="checkbox"/> add to my list
General Dentist	66 COLCHESTER AVE BURLINGTON VT 05401 (802) 862-8348 COLAVE@MILLERBLANCKDDS.COM	This provider participates in: Delta Dental PPO  Delta Dental Premier  Martin's Point Generations Advantage 	0.81 miles from your location Map & Directions

Benefit Lookup

nedelta.com/patients

The screenshot shows the Northeast Delta Dental website. The top navigation bar includes the Delta Dental logo, the text "Northeast Delta Dental", a search bar, a "Select your state" dropdown, and social media links. Below this is a green navigation bar with links for PATIENTS, EMPLOYERS, PROVIDERS, PRODUCERS, ABOUT US, and CONTACT US. The "PATIENTS" link is active, and the breadcrumb "You Are Here: Home » Patients" is displayed.

On the left side, there is a vertical menu with the following links: Kids! Earn New Hampshire Fisher Cats Tickets, DeltaVision, EyeMed Discounts, PPO - A Way to Save Money, Find a Dentist, Internet Security Improvements, Memo Regarding Sensitive Information, My Benefit Web Page Updates, We Have Expanded our Web Access, Rate Your Oral Health, Mobile App (with a dropdown arrow), Foreign Claim Instructions, Forms for Patients, Understanding Your Dental Benefits, General Information, Patients' FAQs, and Affordable Care Act Resources.

The main content area is titled "Patients" and features a photo of a woman and a child brushing their teeth. To the right of the photo is a "Find a Dentist" button with a tooth icon. Below the photo are links for "Non Discrimination in Healthcare", "Transparency in Coverage Policies", "Nondiscrimination in Healthcare", and "Grievance Procedure". A "Register for HOW®" link is also present.

Below these links are three tabs: "Plan Options", "Find a Dentist", and "Oral Health". The "Find a Dentist" tab is selected, showing the heading "Dental Plans for Individuals and Families" and a paragraph about dental benefits for families. Below this is a section for "DeltaVision®" with a paragraph about the vision insurance product and a link to "Learn more about DeltaVision".

At the bottom of the main content area, there is a section for "Dental Plans for Veterans" with a paragraph about the Veterans Affairs Dental Insurance Program (VADIP) and a link to "Click here" to learn if the user is eligible.

In the bottom left corner, there is a "Log in to Benefit Lookup" section with a "LOG IN" button and a "Register Here" link. A large green arrow points to the "LOG IN" button.

The Delta Dental Mobile App



Download & Register

e-ID Card

Dentist Search

Coverage & Claims

Important Information

- ▲ New enrollees will receive two ID cards in the employee's name
 - Cards are issued at initial enrollment only, and not re-issued every year
 - Replacement cards can be printed from the website; or available on the mobile app
- ▲ Customer Service: 8:00 – 4:45 EST: 1-800-832-5700, Option 2
- ▲ View claims and benefits on our secure Patient Benefit Lookup portal www.nedelta.com/Patients or email nedelta@nedelta.com
- ▲ All claims should be filed with:
Northeast Delta Dental
One Delta Drive
PO Box 2002 Concord, NH 03302-2002



Questions on your Dental Benefits-

Contact your Human Resources/Benefits Department or
call Northeast Delta Dental Customer Service at
1-800-832-5700 or customerservice@nedelta.com

Thank You!

Website: www.nedelta.com