

## Quality Dental Care at Competitive Rates

Now businesses of **all sizes** can offer their employees Northeast Delta Dental coverage as a benefit without the high cost and administrative headaches usually associated with such plans. As a Chamber member, you can participate in the Chamber Benefits Northeast Delta Dental Plan. This innovative program administered by Northeast Delta Dental provides outstanding dental care to employers at competitive rates for their employees and families.

### No cost for preventive care

When you visit a participating dentist, you and your employees won't have to pay a cent for regular oral exams, cleanings or X-rays. You're 100% covered, with no deductible within the plan guidelines! That's a big advantage. It ensures that your employees will get the preventive care they need when they need it. Always check your benefit book for coverage.

### Northeast Delta Dental and the dentist

A unique relationship — true usual, customary and reasonable fees. Northeast Delta Dental has a Participating Dentist's Agreement which requires member dentists to file their current, usual fees with Northeast Delta Dental. Claim payments are based on these fees and accepted by the participating dentists as the maximum allowable payment. This ensures that you as a patient will always receive the best treatment at the best price.

### We Guarantee our service!

Northeast Delta Dental is committed to providing extraordinary service to all our customers. We guarantee the following seven major areas of service:

- Smooth implementation to Northeast Delta Dental
- Exceptional Customer Service
- Quick Processing of Claims
- No inappropriate billing by participating dentists
- Accurate and quick turnaround of Identification Cards

- Timely employee booklets
- Marketing service contacts

### Select the dentist of your choice

There is virtually no paperwork for the group. When patients go to a participating dentist, they present their identification card. The patients are requested to submit certain personal information. The claim form is then completed by the dental office — without charge. After the claim is processed, the patient receives a Notification of Benefits which shows what is owed to the dentist, if anything.

If a subscriber prefers to go to a non-participating dentist, the claim payment (up to the amount which would satisfy the full usual fee of the majority of the participating dentists) will be made directly to the subscriber. The non-participating dentist can charge any remaining balance to the patient.

Northeast Delta Dental's central processing office is in Concord, New Hampshire, making it possible to service Northeast Dental Plan participants on a local, personal basis.

### Enrollment Criteria

Eligibility: All full-time employees, their spouses or a party to a civil union and unmarried dependent children age 2 to age 19 (25 if the dependent child is a full-time student) are eligible to enroll in the program. If an employee chooses to enroll one dependent, all eligible dependents must be enrolled.



### Service that is second to none

When you enroll in the VACE/Northeast Delta Dental Plan you'll be covered by Northeast Delta Dental — the oldest, largest and most innovative dental plan in the country. The experts at Northeast Delta Dental will administer your program on a day-to-day basis making sure to give you service that is second to none.

The VACE/Northeast Delta Dental plan will now cover sealants to age 19 replaceable every 3 years, and will also cover dental cancer screenings.

To enroll your group today, please contact Phil Schuman or your local Chamber-affiliated Insurance Agent.

### Contact Phil Schuman at the Chamber for more information:

(802) 863-3489 ext. 211

(802) 863-1538 fax

[phil@vermont.org](mailto:phil@vermont.org)

[www.vermont.org](http://www.vermont.org)



**Lake Champlain Regional  
Chamber of Commerce**

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

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

<b>Coverage A (No deductible)</b> <b>Diagnostic:</b> Evaluations, X-rays <b>Preventive:</b> Cleanings; Fluoride; Space maintainers and Sealants for children		<b>Northeast Delta Dental pays 100%</b>
<b>Lifetime Deductible — Applies to Coverage B and C (person/family)</b>		<b>\$100/\$300</b>
<b>Coverage B</b> <b>Restorative:</b> Fillings, extractions, root canal therapy, Periodontal treatment, repair of a removable denture, emergency treatment		<b>After a 6-month waiting period, Northeast Delta Dental pays 80%</b>
<b>Coverage C</b> <b>Prosthodontics:</b> Removable and fixed partial dentures (bridges); crowns dentures; onlays		<b>After a 12-month waiting period, Northeast Delta Dental pays 50%</b>
<b>Coverage D (No deductible)</b> <b>Orthodontics:</b> Correction of crooked teeth for each subscriber and dependent		<b>After a 24-month waiting period, Northeast Delta Dental pays 50%</b>
<b>Maximum Benefits</b> Coverages A, B & C per person per calendar year ..... \$1,500 Coverage D per person per lifetime ..... \$1,500	<b>Monthly Rates **</b> One person ..... \$52 Two persons ..... \$89 Three or more persons ..... \$154 ** <i>There is no required employer cost participation.</i> <b>Rates are valid through December 31, 2012</b>	

PLEASE NOTE: The specific terms of coverage, exclusions and limitations are contained in the Northeast Delta Dental Benefits Booklet. The Chamber has done its best to present all material accurately and honestly, but cannot be held responsible for errors, or changes in the Northeast Delta Dental Plan.

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