

2024-2025
Dental Rates

Teachers/Non-Contracted/Custodians/Administrators

	Total Annual <u>Cost</u>	Annual District <u>Share</u>	District Share/ppd. <u>(26 ppds.)</u>	District Share/ppd. <u>(21 ppds.)</u>	Annual Employee <u>Share</u>	Employee Share/ppd. <u>(26 ppds.)</u>	Employee Share/ppd. <u>(21 ppds.)</u>
Single	389.76	389.76	14.99	18.56	0.00	0.00	0.00
2-Person	805.92	389.76	14.99	18.56	416.16	16.01	19.82
Family	1313.40	389.76	14.99	18.56	923.64	35.52	43.98

Paras **

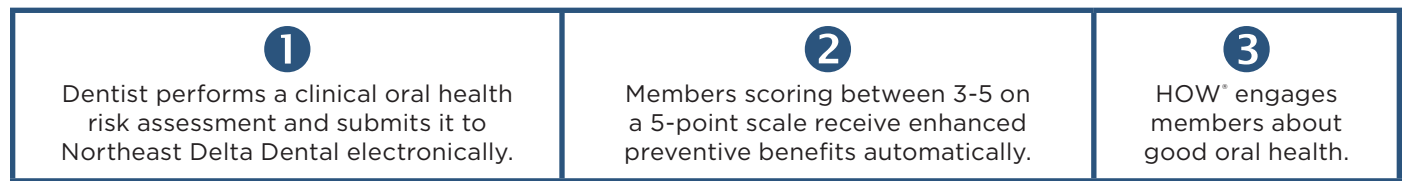
	Total Annual <u>Cost</u>	Annual District <u>Share</u>	District Share/ppd. <u>(21 ppds.)</u>	Annual Employee <u>Share</u>	Employee Share/ppd. <u>(21 ppds.)</u>
Single	389.76	194.88	9.28	194.88	9.28
2-Person	805.92	194.88	9.28	611.04	29.10
Family	1313.40	194.88	9.28	1118.52	53.26

***Withholding for the Paras will begin with the Sept. 7, 2023 payroll and end with the June 13, 2024 payroll.*

Extra Benefits—at No Extra Charge—for Those Who Need Them

All of Northeast Delta Dental's group plans include our industry-leading Health *through* Oral Wellness® (HOW®) program at no additional charge. 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.

At-risk members are identified through the use of a clinical risk assessment tool that we have provided to dentists at no charge. Eligible members who receive a score of 3 to 5 on a 5-point scale automatically receive additional benefits based on their oral health condition. HOW® is simple and free and it works like this:



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

Members can register for HOW® at www.HealthThroughOralWellness.com to receive information about the oral health topics of their choosing. Enhanced benefits are subject to change and are subject to standard policy provisions, including, but not limited to, coinsurance percentages, copayments, and plan maximums. As with all benefits, eligibility confirmation should be obtained via Northeast Delta Dental's Benefit Lookup site at www.NortheastDeltaDental.com or from customer service at 1-800-832-5700.

¹ Either one nutritional counseling or one oral hygiene instruction is covered in a 12-month period.

² Sealants are a covered benefit based on caries risk assessment for unrestored primary molars and for unrestored permanent bicuspid, and molars—one sealant per tooth every three years.

³ Combination of prophylaxis, periodontal maintenance, or full mouth debridement (once in a lifetime benefit) not to exceed four in a 12-month period.

⁴ Either one nutritional counseling, or one oral hygiene instruction, or one tobacco cessation counseling is covered in a 12-month period.

Go Green! with Northeast Delta Dental's Benefit Lookup Site

At Northeast Delta Dental, we strive daily to give you the best experience possible. That includes investments in technology to give you access to the information and tools you need, all while helping reduce paper waste and our carbon footprint.

Welcome to the Northeast Delta Dental Benefit Lookup site! You can enjoy 24/7 access to your benefit and claim information, print additional identification cards, read your benefit booklet and Explanation of Benefits (EOB), download our mobile app, search for a dentist, register for the Health *through* Oral Wellness® (HOW®) program, and so much more—all when it's convenient for you!



Registration is simple:

1. Go to www.nedelta.com and click on **PATIENTS**
2. Click on **REGISTER HERE** under Benefit Lookup login
3. Complete the three-step registration process

Note: You will need your Subscriber ID number (found on your ID card or by calling Customer Service at 1-800-832-5700).

Visit Northeast Delta Dental's website at www.nedelta.com for helpful information.

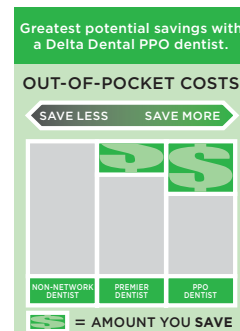


Finding a dentist in your area is easy!

Click **Find a Dentist** in the **Patients** section of our website, enter some general information about your location and network type, click **Search**, and a list of dentists serving your area will be displayed. Note: If you are enrolled in a PPO plus Premier Program, please be sure to search both networks.

Stretch your annual maximum dollars!

If your Northeast Delta Dental plan includes our PPO network, and if you are looking for ways to save money on your dental care and lower your out-of-pocket dental expenses, consider looking for a Northeast Delta Dental PPO dentist for your care.



Health *through* Oral Wellness® (HOW®)

Health *through* Oral Wellness® is a program designed to promote better oral health and overall health for Northeast Delta Dental Members. HOW® is all about YOU because it's based on your own specific oral health risks and needs. Best of all, it's secure, confidential, and absolutely FREE.



1. **REGISTER** - Go to HealthThroughOralWellness.com and click on "Register Now"
2. **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
3. **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, as shown on your clinical assessment, you may be eligible for additional preventive benefits at no cost if your employer participates in the HOW program.*

**Additional preventive benefits are subject to the provisions of your Northeast Delta Dental policy. Only the clinical risk assessment performed by your dentist can determine your eligibility for additional preventive benefits.*

EyeMed Vision and Hearing Discount Program

Our vision and hearing discount program is available free to all Northeast Delta Dental subscribers and their dependents. Great savings — up to 35% off eyewear and 40% off hearing exams. With **Vision Wellness**, choose from any available frame, including quality name-brand products like Brooks Brothers, Ann Klein, Vogue, and many more at provider locations, including:



LENSCRAFTERS®



Hearing Wellness includes discounted, set pricing on thousands of hearing aids and is offered through Amplifon, the nation's largest independent hearing care network.

Learn more at www.nedelta.com or from our Customer Service Representatives at 1-800-832-5700.

*Read Your Policy Carefully—This Outline of Coverage provides a very brief description of the important features of your policy. This is not the insurance contract, and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is therefore important that you **READ YOUR POLICY 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)	Orthodontics (Coverage D)
DIAGNOSTIC: Oral 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: Cleanings twice 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	RESTORATIVE: Amalgam (silver) fillings; Composite (white) fillings ORAL SURGERY: Surgical and routine extractions ENDODONTICS: Root canal therapy PERIODONTICS: Periodontal maintenance (cleaning) Note: <i>Cleanings are limited two in a 12-month period; these may be routine (Coverage A) or periodontal (Coverage B), or one of each.</i> Treatment of gum disease Clinical crown lengthening once in a lifetime per site 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	ORTHODONTICS: Correction of malposed (crooked) teeth for children and adults
Delta Dental Pays: 100%	Delta Dental Pays: 80%	Delta Dental Pays: 50%	Delta Dental Pays: 50%
Contract Year Maximum: \$1000 per Person (Contract Year = July 1 – June 30) Health through Oral Wellness® program included (please see reverse for details)			Lifetime Maximum: \$1250 per Person

Delta Dental PPO plus Premier Network

You will get the best value from your Delta Dental Plan when you receive your dental care from one of our PPO (greatest savings) or Premier network participating dentists:

- ✓ 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.

To find out if your dentist participates in our PPO or Premier network, you can: call your dentist, visit our website at nedelta.com, or call Customer Service at 1-800-832-5700.

Claim Process for Participating Dentists

Your participating dentist will submit your claim to Northeast Delta Dental (claims for any of your covered dependents should be submitted under *your* Subscriber ID number). Northeast Delta Dental will produce an Explanation of Benefits (available through our Benefit Lookup site at nedelta.com) detailing what has been processed under your plan's coverage. You are responsible to pay any outstanding balance directly to the dentist.

Non-Participating Dentists

If you visit a non-participating dentist, you may be required to submit your own claim and pay for services at the time they are provided. Claim forms are available by calling Northeast Delta Dental or visiting nedelta.com. Payment will be made to you, the Subscriber, unless the state in which the services are rendered requires that assignments of benefits be honored and Northeast Delta Dental receives written notice of such assignment. Payment for treatment performed by a non-participating dentist will be limited to the lesser of the dentist's actual submitted charge or Delta Dental's allowance for non-participating dentists in the geographic area in which services are provided. It is your responsibility to make full payment to the dentist.

Predetermination of Benefits

Northeast Delta Dental recommends that you ask your dentist to submit a *pre-treatment estimate* for any dental work involving costly or extensive treatment plans. Predeterminations helps avoid any potential confusion and enable us to help you estimate any out-of-pocket expenses you may incur.

Coordination of Benefits

When an individual covered under this plan has additional group coverage, the Coordination of Benefits (COB) provision described in your Dental Plan Description booklet will determine the sequence and extent of payment. If you have any questions about COB, please contact our Customer Service Department at 1-800-832-5700.

Identification Cards

Two identification cards will be produced and distributed shortly after your initial enrollment. Both cards are issued in your name but can be used by any family member covered under your plan. Any future cards will be issued electronically via our Benefit Lookup site accessible through nedelta.com. You can also use our smartphone app and enjoy access to dentist search, claims and coverage, and your ID card. Simply scan the QR code to the right.



Health through Oral Wellness[®] (HOWSM)

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:



1. REGISTER

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

2. 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

3. 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.*

Dental Plan Description Booklet

Your Dental Plan Description booklet describes your dental benefits and explains how to use them. Please read it carefully to understand the benefits and provisions of your Northeast Delta Dental plan.

Who is Eligible?

You, your spouse or domestic partner (or Civil Union Partner), your children to age 26, and any incapacitated dependent children, regardless of age. If enrolling one eligible dependent, all of your eligible dependents must be enrolled, unless they are covered under another dental program.

Claims Inquiry

If you have further questions, please contact Northeast Delta Dental's Customer Service department at 1-800-832-5700 or 603-223-1234 or email at customerservice@nedelta.com. This information should be used only as a guideline for your dental benefits program. For detailed information on your group's terms, conditions, limitations, exclusions and guarantees, please refer to your Dental Plan Description booklet or consult your employer.



Northeast Delta Dental
One Delta Drive
P.O. Box 2002
Concord, NH 03302-2002
www.nedelta.com

Great Savings - Up to 35% off eyewear and 40% off hearing exams!

This vision and hearing discount program is available free to all Northeast Delta Dental subscribers and their dependents.



It is very important to take care of both our hearing and our vision. Vision and hearing both play a very significant role in enabling us to form and maintain social connections, which impacts our health and happiness in many ways.¹ And because Northeast Delta Dental cares about your total health and wellness, we are proud to partner with EyeMed Vision Care to include discount programs to help our members enjoy all of life's sights and sounds to the fullest:

- **EyeMed Vision Care** offers access to over 71,000 vision care providers nationwide.
- **Hearing Care Program** offered through Amplifon – the nation's largest independent hearing care network.

Hearing Wellness

Hearing loss is more common than you might think. It affects 1 in 9 Americans² and can come on so gradually you may not even notice it. But the good news is 95% of hearing loss can be easily treated with hearing aids.²

Your Hearing Discount includes:



Discounted, set pricing on thousands of hearing aids and 40% off hearing exams³ at convenient locations!



3-year warranty plus loss and damage coverage along with a low-price guarantee!

AND MORE: For more details about the discount program, visit nedelta.com/Patients/EyeMed-Discounts

To find a hearing care provider near you, visit amplifonusa.com/find-a-hearing-aid-clinic

Your EyeMed ID Card:



Your Group Number:
9231093

Your Group Name:
Delta Dental Discount

To locate the nearest EyeMed "Access Network" provider, visit our website at nedelta.com or call 1-866-246-9041

PLEASE BRING THIS
ID CARD AND FLYER TO
YOUR PARTICIPATING
EYEMED PROVIDER

It's easy! Simply present this ID card or flyer when you arrive at the location. The provider will do the rest!

Vision Wellness

Regular eye examinations play a crucial role in ensuring healthy vision and overall health.

- An eye examination can not only detect vision problems, but also detect the early stages of serious health problems such as diabetes and hypertension
- One in four children has an undetected vision problem that can interfere with learning according to the Vision Council of America
- Undetected eye diseases can lead to worsening eyesight and, in some cases, irreversible vision loss

Your EyeMed Vision Care includes:

- Discounts on exams, lenses, frames, and more
- Access to optometrists, ophthalmologists, opticians, and the nation's leading optical retailers:



Vision Care Services:

For details of the Vision Care Services visit nedelta.com/Patients/EyeMed-Discounts

¹ American Foundation for the Blind. "When Hearing Loss Causes More Vision Loss". February 2017.

² AmplifonUSA.com/hearing-loss-information.

³ Hearing discount cannot be combined with hearing coverage provided through a medical insurance policy.