

## There's Little or No Paperwork

When a Northeast Delta Dental member sees a participating dentist, the identification card is presented. Participating dentists have claim forms in their offices. The member supplies certain personal information, and the claim is completed by the dental office.

The dentist sends the claim to Northeast Delta Dental. Northeast Delta Dental processes the claim and pays the dentist directly. The subscriber receives an Explanation of Benefits indicating any obligation to the dentist.

## Who Is Eligible

VACE member groups that participate in the VACE Insurance Program are eligible as long as there is an identifiable employer who sponsors the plan, signs the contract application, and makes payments to VACE. All employees and their dependents are eligible after a probationary period chosen by the employer.

If not enrolled on the original effective date, or in the case of new employees, after the probationary period, coverage will be available only at Open Enrollment each year.

Dependent coverage ceases at age 26. Incapacitated children may remain enrolled regardless of age.

Coverage for enrolled employees must continue until the end of the contract year.

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

## Who Pays—How and When

While Northeast Delta Dental encourages employers to contribute at least 25% toward the cost of employee coverage, there is no minimum employer contribution required for this program. However, the employer must agree to sponsor the program, offer it to all eligible employees, and collect employee contributions via payroll deductions.

Payment must be paid to VACE Insurance Program monthly.

## We Guarantee our Service

To emphasize our commitment to all of our customers, Northeast Delta Dental established the region's first comprehensive service guarantee program. Backed by a meaningful group refund policy, the Guarantee Of Service Excellence<sup>SM</sup> program guarantees the following seven major areas of service:

1. Smooth Implementation to Northeast Delta Dental
2. Exceptional Customer Service
3. Quick Processing of Claims
4. No Inappropriate Billing by Participating Dentists
5. Accurate and Quick Turnaround of Identification Cards
6. Timely Employee Booklets
7. Marketing Service Contacts

## Who Can Join?

Member groups who participate in the VACE Insurance Program sign a joinder agreement and process monthly premium payments to the VACE Insurance Program office.

## It's Easy to Apply

- The employer completes the contract application.
- Enrollment forms are completed by each enrolling employee.
- The first month's premium payment is included with the enrollment material.

To enroll your group today, please contact:

- Your local Chamber of Commerce
- Your VACE Affiliated Insurance Agent

or

VACE Insurance Program  
PO Box 810  
Montpelier, VT 05601-0810  
Phone: 802-229-2231  
Fax: 802-223-4257

E-mail: [vacehealth@vtchamber.com](mailto:vacehealth@vtchamber.com)

Underwritten By:



Northeast Delta Dental  
[www.nedelta.com](http://www.nedelta.com)



**VACE Insurance  
Program**

**Northeast  
Delta Dental  
Program**

## Advantages of the VACE Insurance Program Northeast Delta Dental Program

VACE Insurance Program recognizes that good dental care is an important part of a well-rounded health program. VACE Insurance Program, in cooperation with Northeast Delta Dental, has developed a dental benefit especially for its members with special group rates.

Through membership in VACE Insurance Program, employers can include a Northeast Delta Dental Plan as a benefit for their employees and their families. We urge you to consider adding the dental benefit.

When you participate in this Northeast Delta Dental Program, you are a part of VACE Insurance Program, which was established for its members. You will receive the advantages of Northeast Delta Dental's expertise with over 50 years of experience in Maine, New Hampshire, and Vermont.

## Northeast Delta Dental and the Dentist

You may see any dentist you wish, participating or nonparticipating. Northeast Delta Dental has a unique relationship with nearly four out of every five dentists throughout the United States. Participating dentists agree to accept Delta Dental's approved amount as payment, and further agree not to charge any difference back to their Delta Dental patients.

## Delta Dental Network Dentists

Patients will get the best value from their voluntary dental benefits when they receive dental care from a Delta Dental participating dentist. The additional benefits of seeing a participating dentist include:

- **No balance billing**—Patients cannot be billed the difference between a participating dentist's submitted charge and Delta Dental's approved amount.
- **Less paperwork**—Participating dentists complete and forward dental claims directly to Northeast Delta Dental.
- **Direct Payment**—Northeast Delta Dental pays the participating dentist directly, so the patient does not have to pay the covered amount up front and wait for a reimbursement check.

## Nonparticipating Dentists

If subscribers prefer to see nonparticipating dentists, they are free to do so. Payment for services rendered by a nonparticipating dentist is based on Delta Dental's allowance for nonparticipating providers in the geographic area in which service is provided. The patient is responsible for any remaining balance.

## Vision Discount Program

A vision discount program through EyeMed Vision Care<sup>sm</sup> 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, please visit [www.eyemedvisioncare.com/deltadental](http://www.eyemedvisioncare.com/deltadental).

## Backed by the VACE Insurance Program & Northeast Delta Dental

When you join the VACE Northeast Delta Dental Plan, you're backed by two organizations that are renowned for providing businesses such as yours with the very best service available.

The VACE Insurance Program is provided by Chamber Benefits, Inc., a subsidiary of the Vermont Chamber of Commerce Executives (VACCE), for chambers of commerce in Vermont and the benefit of their employer members and employees.

Then, there is 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.

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

This is a brief summary of benefits.

Please call for more detailed information.

<p><b>Coverage A</b>  <i>No Deductible</i>  <b>Diagnostic:</b></p> <ul style="list-style-type: none"> <li>• Evaluations once in a 6-month period</li> <li>• Full mouth/panorex X-rays once in a 3-year period</li> <li>• Bite wing X-rays once each 12-month period</li> <li>• X-rays of individual teeth as necessary</li> <li>• Oral cancer screening once in a 12-month period</li> </ul> <p><b>Preventive:</b></p> <ul style="list-style-type: none"> <li>• Cleanings once in a 6-month period</li> <li>• Fluoride once in a 12-month period to age 19</li> <li>• Space maintainers to age 16</li> <li>• Sealants for children to age 19 on permanent teeth once in a 3-year period</li> </ul>	<p>*Northeast Delta Dental Pays 100%</p>
<p><b>Coverage B</b>  <b>Restorative:</b> Fillings  <b>Oral Surgery:</b> Extractions and other surgical procedures  <b>Endodontics:</b> Root canal therapy  <b>Periodontics:</b> Treatment of gum disease; Periodontal prophylaxis (cleaning)  <b>Denture Repair:</b> Repair of removable dentures  <b>Clinical Crown Lengthening</b>  <b>Emergency Treatment</b></p>	<p>*Northeast Delta Dental Pays 80% after a 6-month waiting period</p>
<p><b>Coverage C</b>  <b>Prosthodontics:</b></p> <ul style="list-style-type: none"> <li>• Removable and fixed partial dentures (bridge); complete denture; Rebase and reline (denture); Crowns; Onlays; Implants</li> </ul>	<p>*Northeast Delta Dental Pays 50% after a 12-month waiting period</p>
<p><b>Coverage D</b>  <i>No Deductible</i>  <b>Orthodontics:</b> Correction of malposed (crooked) teeth for adults and children</p>	<p>*Northeast Delta Dental Pays 50% after a 24-month waiting period. Lifetime Maximum: \$1,500 per patient</p>
<p>Lifetime deductible per person/per family (not applied to coverages A &amp; D)</p>	<p>\$100/\$300</p>
<p>Calendar year maximum per person (coverages A, B, and C combined)</p>	<p>\$1,500</p>
<p><b>Monthly Rates</b></p> <p>One person:</p> <p>Two person:</p> <p>Three or more persons:</p>	<p>\$ 52.00</p> <p>\$ 89.00</p> <p>\$ 154.00</p>

\* Benefit percentages shown are based upon the actual charge submitted to a maximum of the participating dentist's approved fees, or Northeast Delta Dental's allowance for nonparticipating dentists.

Rates valid through 12/31/13.