

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 rest of the claim form is completed free of charge by the dental office.

The dentist sends the claim form to Northeast Delta Dental. Northeast Delta Dental processes the completed form and pays the dentist directly. The subscriber receives a Notification of Benefits indicating any obligation to the dentist.

Who Is Eligible

VACE member groups that participate in the VACE Insurance Program, 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 on the anniversary of the group's original effective date each year.

Dependent coverage ceases at age 19, or at age 25 if the child is attending a degree-granting institution of higher education as a full-time student. 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 ExcellenceSM 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 Company 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

Underwritten By:



Northeast Delta Dental



**VACE Insurance
Program**

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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 several benefit options for your consideration.

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 VACE Insurance Program's Dental Program, you are part of VACE Insurance Program, which was established for its members; you receive special group rates; you select an option designed especially for participants of VACE Insurance Program; and you share the benefits of Northeast Delta Dental's over 40 years of experience with the majority of dentists in New Hampshire, Maine, and Vermont.

Northeast Delta Dental & the Dentist

You may see any dentist you wish, participating or nonparticipating. Northeast Delta Dental has a unique relationship with nearly three out of every four 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 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 claim forms 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

When visiting nonparticipating dentists within Northeast Delta Dental's operating area of Maine, New Hampshire and Vermont, payment for services rendered will be based on the lesser of the dentist's actual submitted charge or the Plan's allowance for nonparticipating dentists. The patient may be required to submit the claim directly and pay for the services at the time they are provided. The Notification of Benefits and the claim payment will go directly to the subscriber; the patient will be responsible for any remaining balance.

When visiting a nonparticipating dentist outside the Northeast Delta Dental operating area, payment for services will be based on the lesser of the dentist's submitted charge or an amount equal to a selected percentile of a nationally-recognized database for the area in which the services were provided. The patient may be required to submit claims directly and pay for the services at the time they are provided; the patient will be responsible for any remaining balance. The Notification of Benefits will go directly to the subscriber. The claim payment will go to the dentist unless the claim is marked "paid," in which case it will be sent to the subscriber.

Vision Discount Program

A Vision Discount Program is available to you and your employees simply by showing your Northeast Delta Dental identification card when visiting participating vision care providers. For more information, please visit 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>Coverage A <i>No Deductible</i> Diagnostic:</p> <ul style="list-style-type: none"> • Evaluations once in a 6-month period • Full mouth/panorex X-rays once in a 3-year period • Bite wing X-rays once each 12-month period • X-rays of individual teeth as necessary <p>Preventive:</p> <ul style="list-style-type: none"> • Cleanings once in a 6-month period • Fluoride once in a 12-month period to age 19 • Space maintainers to age 16 • Sealants for children to age 15 on permanent teeth 	<p>*Northeast Delta Dental Pays 100%</p>
<p>Coverage B Restorative: Fillings Oral Surgery: Extractions and other surgical procedures Endodontics: Root canal therapy Periodontics: Treatment of gum disease; Periodontal prophylaxis (cleaning) Denture Repair: Repair of removable dentures Emergency Treatment</p>	<p>*Northeast Delta Dental Pays 80% after a 6-month waiting period</p>
<p>Coverage C Prosthetic:</p> <ul style="list-style-type: none"> • Removable and fixed partial dentures (bridge); complete denture; Rebase and relines (denture); Crowns; Onlays; Implants 	<p>*Northeast Delta Dental Pays 50% after a 12-month waiting period</p>
<p>Coverage D <i>No Deductible</i> Orthodontics: 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 & D)</p>	<p>\$100/\$300</p>
<p>Calendar year maximum per person (coverages A, B, and C combined)</p>	<p>\$1,500</p>
<p>Monthly Rates</p> <p>One person: \$ 50.00 Two person: \$ 81.00 Three or more persons: \$ 130.00</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 non-participating dentists.

Rates Valid through 12/31/09