

Who Is Eligible

Individuals 18 years of age or older who are residents of New Hampshire and have no other dental coverage. You may also cover your spouse/civil union partner and dependent children under your contract.

Dependent coverage continues up to age 26 so long as the dependent is unmarried; is a resident of the State of New Hampshire or is enrolled as a student at an institute of higher learning; and is not covered under any other plan. Incapacitated children may remain enrolled regardless of age.

In New Hampshire, a dependent may also include an individual with whom a subscriber is party to a civil union.

It's Easy to Apply

- Complete the Contract Application for Individual Dental Benefits.
- Include all premiums due with the completed enrollment material.

Who Pays — How and When

The adult applicant signing the Contract Application for Individual Dental Benefits is responsible for payment.

Payment must be included with your contract application. After that, payment is made to Northeast Delta Dental monthly by check or via Electronic Funds Transfer.

Carryover Benefit Feature

Most people who visit their dentist routinely rarely need the maximum benefits provided by their dental plan. But someday they may need more, and that's why Northeast Delta Dental offers a carryover benefit feature in dental options 1 and 4 to provide additional benefits if they do. With this feature, you may accumulate \$250 in additional annual benefits for use in future coverage periods. Please refer to the carryover benefit feature flyer for details.

Vision Discount Program

A vision discount program through EyeMed Vision CareSM is free to all Northeast Delta Dental subscribers and their dependents. The program offers up to 35% savings at participating EyeMed providers.

Just show your Northeast Delta Dental identification card to access vision savings.

NOTE: This is a vision discount program and is **not** insurance.

We Guarantee Our Service

We offer the following three service guarantees to our Individual Dental Benefit customers:

1. Accurate, quick turnaround on contract package

The Guarantee: Northeast Delta Dental guarantees that the Contract Package will be mailed within 15 calendar days following the later of the effective date or the date we have received all the required materials to complete your application.

The Refund: Our failure to meet the guarantee will result in a refund of \$50.

2. Exceptional customer service

The Guarantee: Northeast Delta Dental will resolve telephone inquiries immediately or provide an initial update within one business day and notify you upon resolution.

The Refund: Our failure to meet the guarantee will result in a refund of \$50.

3. No inappropriate billing by participating dentists

The Guarantee: Patients will not be charged for more than the appropriate co-payments at the time of service or for any difference between a participating dentist's submitted fee and Northeast Delta Dental's approved amount, as indicated on the Explanation of Benefits form.

The Refund: Our failure to meet the guarantee will result in a refund of \$50.

Many companies promise excellent service – Northeast Delta Dental guarantees it.



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Delta Dental Premier Individual Dental Benefit Options

New Hampshire

Northeast Delta Dental

Delta Dental Plan of New Hampshire, Inc.

Valid July 2010 - June 2011



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 three out of every four dentists throughout the United States. A participating dentist will not charge at the time of treatment for covered services, but may request payment for non-covered services, deductibles, or co-payments.

Delta Dental Premier Network Dentists

Patients will get the best value from their individual dental benefits when they receive dental care from a participating dentist. The 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

If you visit a nonparticipating dentist, you may be requested to bring a claim form that is available by calling Northeast Delta Dental or that may be downloaded from www.nedelta.com. Unless otherwise required by State law, payment for services rendered will be made directly to you and will be limited to the lesser of the dentist's actual submitted charge or the company's allowance for nonparticipating dentists. It will be your responsibility to make full payment to your dentist.



Individual Dental Benefit Options Chart - New Hampshire

Rates are guaranteed for one year from the initial effective date of coverage for individuals effective July 2010 through June 2011.

Northeast Delta Dental's Individual Dental Benefit Options are available to people who have no other dental coverage. You and your family can enjoy the same advantages Northeast Delta Dental offers to employer groups, but through your own individual contract.

	OPTIONS 1 - 3			OPTIONS 4 - 6			OPTIONS 7 - 9		
Diagnostic and Preventive – Coverage A (No Waiting Period) Diagnostic: Evaluations two times in a 12-month period; Full mouth/panorex X-rays once in a 3-year period; Bitewing X-rays once each 12-month period; X-rays of individual teeth as necessary; Oral cancer screening once in a 12-month period Preventive: Cleanings four times in a 12-month period; Fluoride twice in a 12-month period to age 19; Space maintainers to age 16; Sealants for children to age 19 on permanent molars once in a 3-year period	Delta Dental Pays 100% No Deductible, No Waiting Period			Delta Dental Pays 100% No Deductible, No Waiting Period			Delta Dental Pays 100% No Deductible, No Waiting Period		
Basic – Coverage B (After a 6-Month Waiting Period¹) Restorative: Fillings–amalgam (silver) and composite (white–anterior teeth only) Oral Surgery: Extractions and other surgical procedures Endodontics: Root canal therapy Periodontics: Treatment of gum disease; Periodontal maintenance (cleaning) Clinical Crown Lengthening: Once per lifetime per site Denture Repair: Repair of removable dentures Emergency Palliative Treatment	Delta Dental Pays 80% After Deductible and 6-Month Waiting Period ¹			Delta Dental Pays 60% After Deductible and 6-Month Waiting Period ¹			Delta Dental Pays 60% After Deductible and 6-Month Waiting Period ¹		
Major – Coverage C (After a 12-Month Waiting Period¹) Prosthodontics: Removable and fixed partial dentures; (bridge); complete denture; Rebase and reline (denture); Crowns; Onlays, Implants	Delta Dental Pays 50% After Deductible and 12-Month Waiting Period ¹			Delta Dental Pays 50% After Deductible and 12-Month Waiting Period ¹			not covered		
Lifetime Deductible per person/per family Applies to Basic (Coverage B) and Major (Coverage C) Services	\$100/\$300			\$75/\$225			\$50/\$150		
Orthodontics – Coverage D (After a 24-Month Waiting Period¹) Orthodontics: Correction of crooked teeth for adults and children	Delta Dental Pays 50% After 24-Month Waiting Period ¹ No Deductible			not covered			not covered		
Choose Your Option:	1²	2	3	4²	5	6	7	8	9
Diagnostic and Preventive (Coverage A), Basic (Coverage B), and Major (Coverage C) Calendar Year Maximum Per Person:	\$ 2,000	\$ 1,500	\$ 1,000	\$ 2,000	\$ 1,500	\$ 1,000	\$ 1,500	\$ 1,000	\$ 750
Orthodontics (Coverage D) Lifetime Maximum Per Person:	\$ 2,000	\$ 1,500	\$ 1,000	N/A	N/A	N/A	N/A	N/A	N/A
Monthly Rates									
Subscriber Only	\$74.24	\$72.30	\$69.52	\$61.83	\$60.62	\$58.86	\$51.89	\$50.63	\$49.50
Subscriber/Spouse/Civil Union Partner or Subscriber/Child	\$129.56	\$123.40	\$119.17	\$103.00	\$100.91	\$97.86	\$86.55	\$83.88	\$81.54
Subscriber/Family or Subscriber/Children	\$225.48	\$210.83	\$197.74	\$165.75	\$162.62	\$158.51	\$155.54	\$153.09	\$150.83

This is a brief description of features and benefits. Coverage is subject to the terms, conditions, limitations, and exclusions of the Individual Contract Benefits and Information Booklet.

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.

¹ **Waiting Periods** apply from the effective date of the subscriber. If you had dental coverage in force with Northeast Delta Dental immediately prior to the effective date of this Northeast Delta Dental program, waiting periods for Basic (Coverage B), Major (Coverage C), and Orthodontics (Coverage D) will be waived. There must be no lapse in coverage. Dental services received prior to the satisfaction of applicable waiting periods do not apply toward satisfaction of the lifetime deductible.

² **Carryover Benefit** - Options 1 and 4 include a carryover benefit feature that can extend your annual benefit.