

*Dental benefits are a valuable part of offering a complete employee benefits program.*



## **W**hy Offer Dental Benefits to Your Employees?

Regular professional cleanings to remove plaque and hard deposits such as calculus (tartar) and stains are important for maintaining good oral health and can help prevent the progression of periodontal (gum) disease, which can lead to active infections and tooth loss.

There is also evidence that periodontal disease may be linked to medical conditions, including diabetes, heart disease and low weight, preterm birth.



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# Group Dental Rates

for January – December 2012



*MAKING A DIFFERENCE  
THROUGH CARING  
AND INNOVATION*

IMPORTANT: Rates shown are guaranteed from January 1 through December 31, 2012.

## Northeast Delta Dental – A Reliable Resource

Centrally based in Concord, New Hampshire, Northeast Delta Dental has been a partner of New Hampshire Local Government Center (LGC) HealthTrust for more than 20 years.



Northeast Delta Dental

This partnership provides our members with an extensive local and national network of participating dentists, comprehensive benefits and exemplary customer service.

## Expansive Network of Participating Dentists

Northeast Delta Dental enjoys a unique relationship with nearly three out of every four dentists throughout the United States. These are dentists who participate with Northeast Delta Dental throughout New Hampshire, Maine and Vermont, as well as Delta Dental Premier participating dentists nationally.

Patients are free to seek dental care from any dentist—participating or nonparticipating.

However, your covered employees will get the best value from their dental benefits when they receive dental care from a participating dentist for the following reasons:

**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 submit dental claim forms directly to Northeast Delta Dental.

**Direct Payment**—Northeast Delta Dental pays the participating dentist directly so patients do not have to pay the covered amount up front and wait for reimbursement.

### Minimum Enrollment Criteria

A minimum of 75 percent of all eligible employees must be enrolled in your selected dental coverage plan(s). Employees who are already covered under a group dental program

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through other employment—or their spouse's employment—do not count toward the 75 percent requirement.

In order to offer dependent coverage, at least 50 percent of enrolled employees with eligible dependents must agree to enroll all of their eligible dependents who are not already covered under another group dental program, such as those offered through a spouse's employer or the New Hampshire Healthy Kids organization.

## Who's Eligible for Dental Coverage?

The following persons are eligible for all dental coverage options available through LGC HealthTrust:

- **One Person** - Employee
- **Two Persons** - Employee and spouse; employee with only one dependent
- **Family** - Employee plus spouse and all eligible dependent children; employee with two or more eligible dependent children.

Dependent coverage commences at age two. Please contact LGC for additional information regarding dependent eligibility.

## Questions? Please Contact Us!

Need more information regarding eligibility or have questions regarding LGC HealthTrust's dental coverage options? If so, please contact your group's LGC Benefits and Coverage Advisor directly by calling 800.852.3358.

## Our Most Popular Dental Plan Designs ▼

BENEFITS	Options 1A and 1S		Options 1 and 1B		Options 3A and 3D		
	1A	1S	1	1B	3A	3D	
<b>*COVERAGE A (no deductible)</b> <b>Diagnostic:</b> Evaluations; X-rays <b>Preventive:</b> Cleanings (4x per Calendar Year); fluoride; space maintainers; sealants for children	100%		100%		100%		
<b>DEDUCTIBLE (person/family) per Calendar Year (for Coverages B &amp; C)</b>	\$0		\$25/\$75		\$0		
<b>*COVERAGE B</b> Fillings - Amalgam (silver) and composite ( <b>white</b> ); extractions; root canal therapy; periodontal treatment; repair of a removable denture; emergency treatment	80%		80%		80%		
<b>*COVERAGE C</b> <b>Prosthetics:</b> Removable and fixed partial dentures (bridges); crowns; dentures; onlays; implants	50%		50%		50%		
<b>*+COVERAGE D</b> <b>Orthodontics:</b> Correction of crooked teeth for dependent children to age 19	50%		50%		not a benefit		
	<i>Plan Option Number</i>						
<b>Benefit Maximum</b> per person, per Plan Year	\$1,000	\$2,000	\$1,000	\$1,250	\$1,000	\$2,000	
	<b>Monthly Rates</b>		<b>Monthly Rates</b>		<b>Monthly Rates</b>		
<i>*Rates shown apply when only one dental plan is offered. If employees are given a choice between two or more dental plans, a rate adjustment will be made to each plan offered. Your LGC Member Relations Advisor can provide you with more information on this rate adjustment.</i>	One Person	\$40.49	\$43.82	\$39.89	\$41.12	\$40.49	\$43.82
	Two Person	\$78.33	\$84.66	\$77.21	\$79.53	\$77.83	\$84.17
	Family	\$141.69	\$151.44	\$140.47	\$143.87	\$135.77	\$145.52

\*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.

+Coverage D has a separate lifetime maximum of \$1,000 per eligible dependent up to age 19.