

Burlington School District

2025 Dental Overview

- ▶ Delta Dental Networks
- ▶ Plan Design
- ▶ Health *through* Oral Wellness® Program
- ▶ HOW® Home Care Offer
- ▶ Teledentistry
- ▶ Vision & Hearing Discount Program
- ▶ Find a Dentist
- ▶ Online Tools and Mobile resources



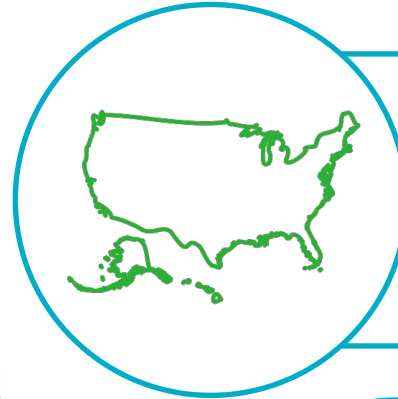
Delta Dental PPO Plus Premier Networks

Two provider networks

- ▶ Patients can see any dentist
- ▶ Delta Dental Network Dentists = Convenience + Savings
- ▶ Advantages of Network Providers (PPO or Premier):
 - ❑ No Balance Billing
 - ❑ No Claim Paperwork
 - ❑ No Upfront Payment for Covered Services
- ▶ Delta Dental PPO offers the Best Value
 - ❑ Lower out-of-pocket expenses
 - ❑ Stretch annual max dollars further



More than 3 out of 4
U.S. dentists participate
84% of all Vermont
dentists participate in
one or both networks



Coverage in
all 50 states



Find a Dentist on
nedelta.com

Network Cost Savings Example

Here is an example of how the Delta Dental PPO Plus Premier™ network saves you money:

How much will you **save** and how much will you **pay** out-of-pocket?*

Full charge of procedure \$1,000*

	ALLOWED	PAYMENT
Greatest Savings		Delta Dental pays \$400
In-Network Delta Dental PPO™ 50% benefit Coverage	\$800	You pay \$400 You save \$200
In-Network Delta Dental Premier® 50% benefit Coverage	\$900	Delta Dental pays \$450 You pay \$450 You save \$100
Out-of-Network 50% benefit Coverage Potential balance billing charge	\$720	Delta Dental pays \$360 You pay \$640 Includes \$280 balance billing (\$1,000-\$360 = \$640) You save \$0

The Delta Dental PPO Plus Premier network arrangement offers access to the nation's largest Premier network of dentists while simultaneously offering access to PPO providers who have agreed to accept even lower fees for Delta Dental patients.

Because Delta Dental network dentists have agreed to accept a lower reimbursement for services, subscribers experience lower out-of-pocket costs and the plan maximum will cover more care. This means real cost savings.

*Please note: this example is for illustrative purposes only and assumes any member deductible has been met. Benefit percentage and out-of-network reimbursement may vary by plans, procedures and contract setup. Please check your outline of coverage for exact benefit plan details.

The True Cost of a Cavity

It pays to get regular preventive dental treatment. Left unchecked, a small cavity can cost you thousands of dollars down the road.

The lifetime cost of treating a decayed tooth can be considerable.¹

Lifetime costs: \$6,160



Outline of Coverage

Diagnostic / Preventive (Coverage A)	Basic Restorative (Coverage B)	Major Restorative (Coverage C)	Orthodontics (Coverage D)
No Deductible	Calendar Year Deductible per Person/Family: \$25/\$75		No Deductible
DIAGNOSTIC: Evaluations twice in a calendar year; this includes periodic, limited, and problem-focused evaluations. X-rays (comprehensive (full-mouth) series or panoramic film) once in a 3-year period Bitewing x-rays twice in a calendar year X-rays of individual teeth as necessary Brush biopsy once in a 12-month period PREVENTIVE: Cleanings twice in a Calendar Year; these may be routine or periodontal Fluoride twice in a calendar year to age 19 Space maintainers to age 19 Sealant application to permanent molars, once in a 3-year period per tooth, for children to age 19 EMERGENCY PALLIATIVE TREATMENT <i>Note: Expenses Incurred for covered Diagnostic and Preventive services do accrue to your annual maximum.</i>	RESTORATIVE: Amalgam (silver) fillings; Composite/Resin (white) fillings on anterior teeth and the buccal surface of bicuspids only ORAL SURGERY: Surgical and routine extractions ENDODONTICS: Root canal therapy PERIODONTICS: Treatment of gum disease Clinical crown lengthening once per tooth per lifetime DENTURE REPAIR: Repair of a removable denture to its original condition Rebase and reline (dentures)	PROSTHODONTICS: Removable and fixed partial dentures (bridge); complete dentures Crowns Onlays / Inlays Implants	ORTHODONTICS: Correction of malposed (crooked) teeth for children and adults
Delta Dental Pays: 100% No Waiting Period	Delta Dental Pays: 80% No Waiting Period	Delta Dental Pays: 50% No Waiting Period	Delta Dental Pays: 50% No Waiting Period
Calendar Year Maximum: \$1,000 Health through Oral Wellness® program included (please see reverse for details)			Lifetime Maximum: \$1,000 per Person



HEALTH *through*
ORAL WELLNESS®

- ▶ Industry-leading & patient-centered
- ▶ Included as part of plan benefit
- ▶ Clinical risk assessment
- ▶ Extra benefits for those at-risk
- ▶ Don't have to be sick to use HOW®
- ▶ Improved oral health outcomes



FOR YOUR DENTIST

Extra Benefits—No Additional Charge—For Your At-Risk Patients

Dear Dental Colleague,

Many of your Northeast Delta Dental patients who are at risk for caries and/or periodontal disease may be eligible for additional preventive benefits at no additional charge to them through the Health *through* Oral Wellness® (HOW®) program.* (See these benefits below.) To assess their risk level, they need your help! Please complete an oral health risk assessment using the PreViser® clinical risk assessment tool. It is provided to you by Northeast Delta Dental at no charge.


Getting started is quick and easy—you can perform this assessment on your patients immediately. To create your free PreViser® account, please visit my.previser.com/start. If you have any questions please call Northeast Delta Dental's Provider Services department at 1-800-537-1715, extension 1100, and/or view a training video at




Welcome to Health *through* Oral Wellness® (HOW®)
Extra Benefits—No Additional Charge—For Those Who Need Them

Your Northeast Delta Dental plan includes our industry-leading Health *through* Oral Wellness® (HOW®) program at no additional charge in premium. HOW® provides additional preventive benefits to members who are at risk for oral disease, helping them to achieve better oral health.


Simple and free, HOW® works like this:



STEP 1:
The dentist or hygienist performs a clinical oral health risk assessment and submits it to Northeast Delta Dental electronically and receives a score.



STEP 2:
Members scoring between 3 and 5 on a five-point scale are immediately eligible for enhanced benefits.*



STEP 3:
Everyone deserves a healthy smile. For tips on oral wellness and to take a free risk assessment, please visit HealthThroughOralWellness.com.

*Additional preventive benefits apply toward the annual maximum and are subject to the provisions of your Northeast Delta Dental policy. Only the clinical risk assessment performed in your dental office can determine your eligibility for additional preventive benefits.

Additional Benefits May Include:

- Extra cleanings
- Fluoride varnish or topical fluoride
- Oral hygiene instruction
- Sealants
- Nutritional counseling
- Tobacco cessation counseling



STEP 1:
Dentist or hygienist performs a clinical oral health risk assessment and submits it to Northeast Delta Dental electronically and receives a score.

STEP 2:
Members scoring between 3 and 5 on a five-point scale are immediately eligible for enhanced benefits.*

Members are subject to the provision of your patient's Northeast Delta Dental policy. Only the clinical risk assessment performed in your dental office can determine your patient's eligibility for additional preventive benefits.

Benefits	Frequency
Caries Susceptibility Test	Once per 12 months
Child or Adult Cleaning	Combination up to 4 per 12 months ¹
Fluoride Varnish or Topical Fluoride	Combination up to 4 per 12 months
Nutritional Counseling or	Once per 12 months ¹
Oral Hygiene Instruction	Once per 12 months ¹
Sealants	Once per 3 years ²
Adult Cleaning and Periodontal Maintenance	Up to 4 per 12 months ³
Nutritional Counseling or	Once per 12 months ⁴
Tobacco Cessation Counseling or	Once per 12 months ⁴
Oral Hygiene Instruction	Once per 12 months ⁴

¹Age and are subject to standard policy provisions, including, but not limited to, coinsurance percentages, copayments, deductibles, and eligibility confirmation should be obtained via Northeast Delta Dental at www.nedelta.com or from customer service.

²One oral hygiene instruction is covered in a 12-month period.

³Includes caries risk assessment for unrestored primary molars and for unrestored permanent premolars, and molars—periodontal maintenance, or full mouth debridement (once in a lifetime benefit) not to exceed four in a 12-month period.

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



Enhanced Preventive Benefits in Real Time

1

Dentist performs risk assessment and submits to Northeast Delta Dental electronically.

2

Members scoring 3-5 on a 5-point scale receive enhanced preventive benefits.

3

HOW® engages members in good oral health.



Qualifying at-risk members receive Enhanced Preventive Benefits for Life

Tooth Decay Risk

Cleanings	Up to four per 12 months
Fluoride Varnish <i>or</i> Topical Fluoride	Combination of up to four per 12 months
Adult and Child Sealants	Once per three years
Caries Susceptibility Test	Once per 12 months
Oral Hygiene Instruction	Once per 12 months

Periodontal (Gum) Disease Risk

Prophy (cleaning) <i>or</i> Periodontal Maintenance <i>or</i> Full Mouth Debridement (once in a lifetime)	Combination of up to four per 12 months
Oral Hygiene Instruction <i>or</i> Nutritional Counseling <i>or</i> Tobacco Cessation Counseling	Once per 12 months

Health *through* Oral Wellness[®] Home Care Offer

Qualifying Northeast Delta Dental patients are now eligible* for a discount on Philips oral health products.

- Verify you have the HOW[®] program attached to your dental plan
- Visit your dentist and have a PreViser[®] risk assessment completed to qualify for a discount

*Offer may vary. Certain offers only available to Northeast Delta Dental subscribers.





Delta Dental Virtual Visits

delivered by TeleDentistry.com

24/7 access to quality dental care. Go to nedelta.com/patients

Use Northeast Delta Dental Virtual Visits for:

- emergencies when your dentist is not available
- to consult with a dentist without leaving home, or while traveling

Vision and Hearing Discount Program*

- ▶ Free to all Northeast Delta Dental subscribers and dependents
- ▶ Great Savings– Up to 35% off eyewear & 40% off hearing exams!
- ▶ Discounts on glasses, contacts, hearing aids and LASIK
- ▶ 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.



INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS®

PEARLE
VISION

OPTICAL™

nedelta.com/patients/EyeMed-Discount

* Not an insurance plan-show your Northeast Delta Dental card for the discount

VISION AND HEARING DISCOUNT PROGRAM



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 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 thousands of vision care providers nationwide.
- **Hearing Care Program** offered through Amplifon - the nation's largest independent hearing care network.

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

Your EyeMed ID Card:



Your Group Number:
9231093

Your Group Name:
Delta Dental Discount

To locate the nearest EyeMed "Advantage 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!

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.³

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

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.

Patient Portal on nedelta.com/patients

Excellent Customer Service
(Available after 1/1/2025)

Open 8am – 8pm, M-F

Claims & coverage questions:

800-832-5700, Option 2

customerservice@nedelta.com



Access Your Member Benefits 24/7

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!

At Northeast Delta Dental we strive to give you the best experience possible. That includes technology with access to the information and tools you need, all while supporting our efforts to *go green* by reducing paper waste and our carbon footprint.



Register for
HOW®



View your benefits/
Find a dentist



Print
ID cards



Download our
mobile app



View claims and
print EOBs



Read your
dental plan booklet



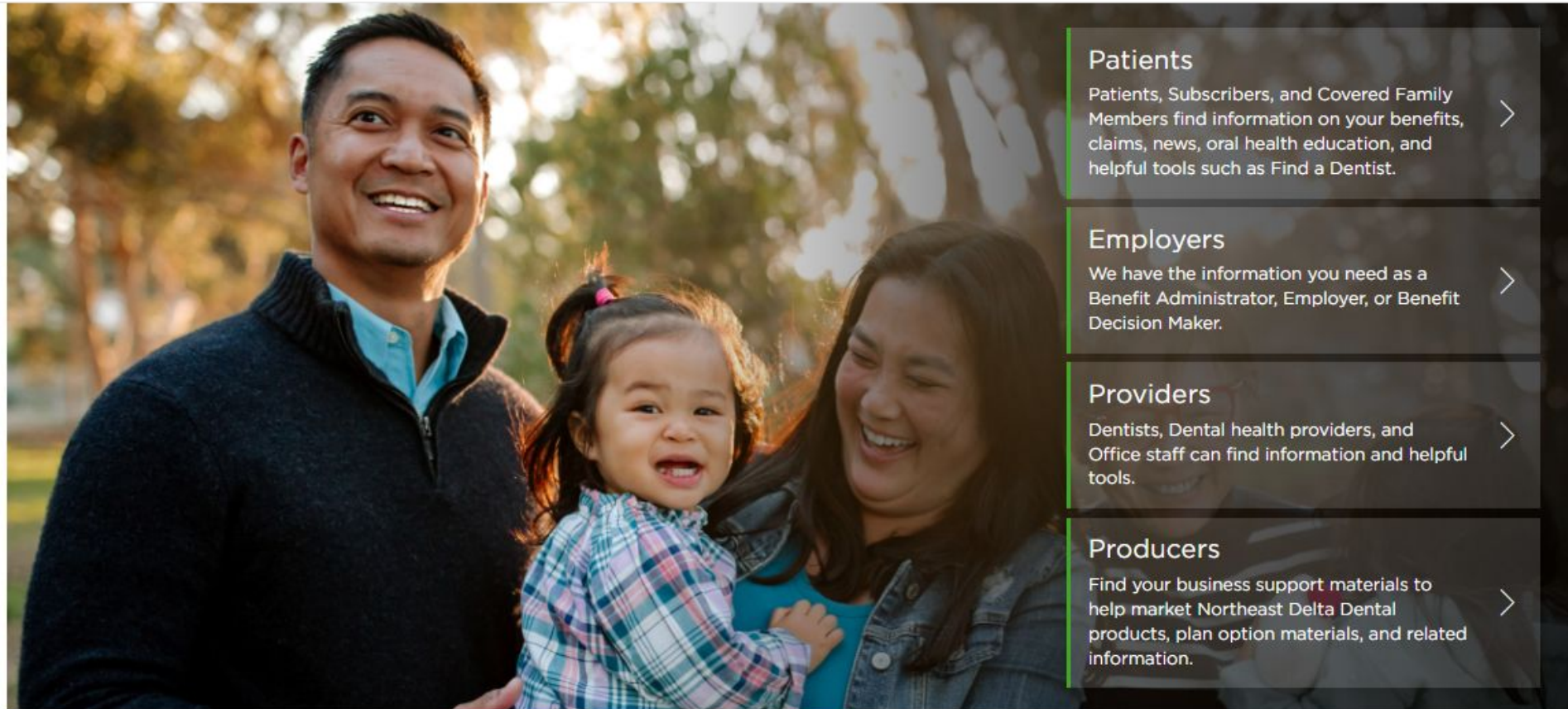
Registration is simple:

1. Go to www.nedelta.com and click on PATIENTS
2. Click Log In or Register Here to get started!
3. Complete the 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).

ID Cards

Sent to employees' home address
at initial enrollment only



Patients

Patients, Subscribers, and Covered Family Members find information on your benefits, claims, news, oral health education, and helpful tools such as Find a Dentist.



Employers

We have the information you need as a Benefit Administrator, Employer, or Benefit Decision Maker.



Providers

Dentists, Dental health providers, and Office staff can find information and helpful tools.



Producers

Find your business support materials to help market Northeast Delta Dental products, plan option materials, and related information.



nedelta.com

Find a Dentist

Delta Dental has the largest network of dentists nationwide. Find the one that's right for you.

Dentist Search

Individual and Family Plans

Northeast Delta Dental offers affordable individual and family coverage options.

Individual and Family Plans

eBilling

Sign up for electronic delivery of bills, including the option to make an electronic payment from your bank account. If you purchased a plan through HealthCare.gov or DeltaDentalCoversMe.com this site is not applicable to those plans.

Sign up for eBilling



Need Help?

[* How to Use the Dentist Search](#)

[Nondiscrimination in Healthcare
Grievance Procedure](#)

Network Selection

Your Dental Network:

Delta Dental PPO

[What Are Network Types?](#)

Please contact Customer Service at CustomerService@nedelta.com or 1-800-832-5700 if you do not know your Network type or need to report an inaccuracy in the directory.

Your Location

[Enter Your Location for Map & Directions](#)

Your Street Address::

Your City::

Rutland

Your State/Zip Code::

Vermont

Note: We use U.S. Postal standards: South, North, etc. (No punctuation) (ex. South Burlington)

Customize Results

Sort results by::

Distance

☐ 5 ☐ 10 ☒ 15 ☐ 20 ☐ 30 ☐ 40 ☐ 50

Maximum travel distance::

In some circumstances, if no results are found in the distance you selected, the search will automatically increase the distance until results are found up to a maximum of 100 miles.

Number of Results::

100

Additional Search Criteria

Dentist Last Name::

Practice Name::

Specialty::

Search All Specialties

Secondary Language::

Any

Gender::

☐ Male ☐ Female ☒ Any

Extended Hours:

☐ All Hours ☐ Early Hours ☐ Evening Hours ☐ Weekend Hours

HOW[®] Providers Only



Search

Reset

Find a Dentist

Select Network (1.PPO 2.Premier)

Enter City/State or Zip














Search within 5-50 mi
or

Search by Dentist or Office Name*

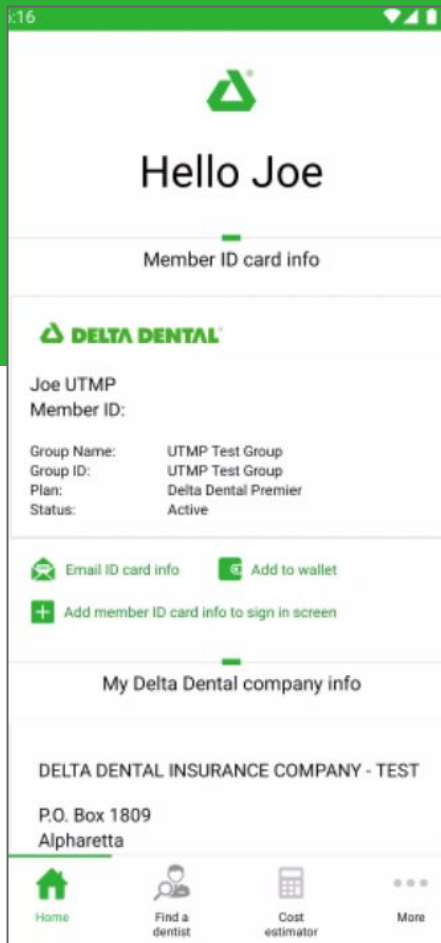
Look for dentists utilizing the
HOW[®] program

* If name does not appear in search results,
also try by City/State

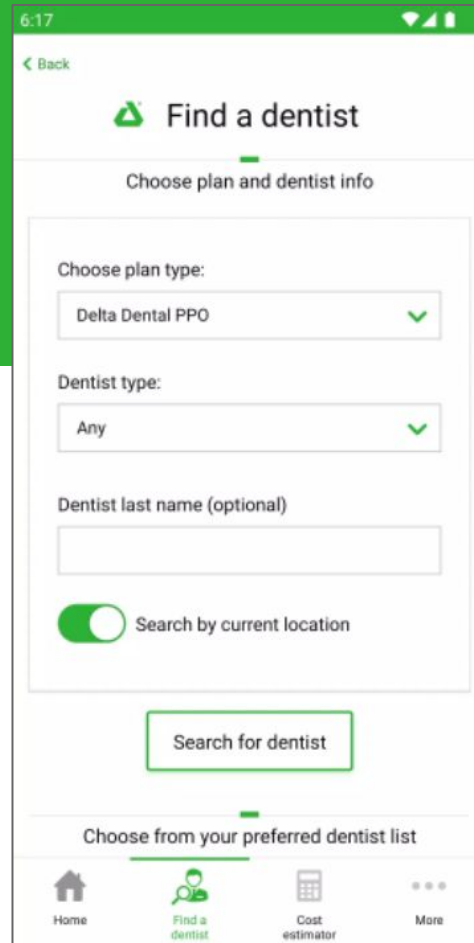
If the provider is in both networks,
we will reimburse at the PPO level

AVERILL, DAVID		DAVID C AVERILL DDS	<input type="checkbox"/> add to my list
General Dentist	239 PEARL ST BURLINGTON VT 05401 (802) 864-5315 DAVERILL1@MAC.COM	This provider participates in: Delta Dental PPO  Delta Dental Premier  Martin's Point Generations Advantage 	0.35 miles from your location Map & Directions
 More Information			
KEETON, KRISTOPHER		WILLARD STREET FAMILY DENTAL	<input type="checkbox"/> add to my list
General Dentist	27 N WILLARD ST BURLINGTON VT 05401 (802) 862-8625 OFFICE@WILLARDSTREETDENTAL.COM	This provider participates in: Delta Dental PPO  Delta Dental Premier  Martin's Point Generations Advantage 	0.49 miles from your location Map & Directions
 More Information			
TROTTIER, BENOIT		RANDALL A MILLER DDS PC	<input type="checkbox"/> add to my list
General Dentist	66 COLCHESTER AVE BURLINGTON VT 05401 (802) 862-8348 COLAVE@MILLERBLANCKDDS.COM	This provider participates in: Delta Dental PPO  Delta Dental Premier  Martin's Point Generations Advantage 	0.81 miles from your location Map & Directions

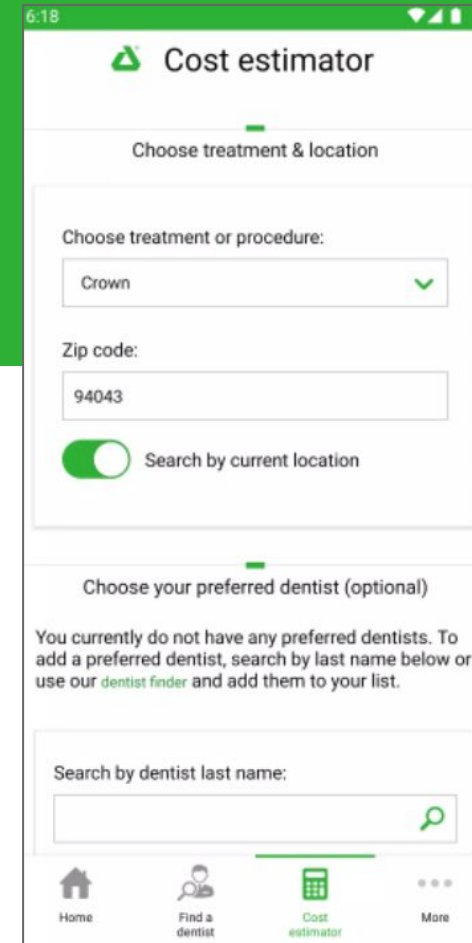
Mobile App – Benefits at your Fingertips



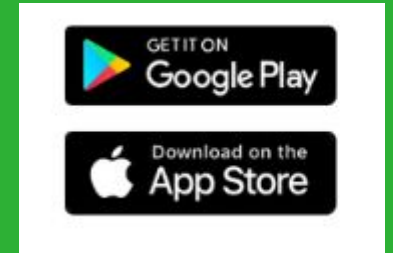
E-ID Card



Dentist Search



Cost Estimator



FAQs and Important Information

- ▶ ID cards will be sent to employees' home addresses
- ▶ Patients should present new ID card to the dental office after 1/1/25
- ▶ In active treatment? Update your dental office with your new ID card
 - Claims for multi-visit procedures like crowns will be processed based on completion date.
 - Orthodontic benefit will be pro-rated, and lifetime orthodontic maximum will not be reset; orthodontic maximum dollars used will be transferred to Northeast Delta Dental.
- ▶ After 1/1/25:
 - Register on the Patient Portal at nedelta.com/Patients
 - Download the Delta Dental Mobile App
 - Contact Customer Service with any questions 1-800-832-5700, M-F 8am – 8pm (ET)

Questions?

Employer Group Questions

Before 1/1/25: Sarah Thayer

sthayer@nedelta.com, 802-658-7839, x3

After 1/1/25: Kami Cunningham, Senior Account Manager

kcunningham@nedelta.com, 802-658-7839, x4

Member Questions

Before 1/1/25: BSD HR/Benefits Dept

After 1/1/25: Northeast Delta Dental Customer Service

1-800-832-5700 or customerservice@nedelta.com



Elevating the role of oral health within overall health.

© Copyright 2023 Delta Dental Plans Association. All Rights Reserved. Delta Dental and its triangle are federally registered trademarks of Delta Dental Plans Association

