

VACEplus

Delta Dental Overview



- ▶ Plan Design
- ▶ Double Up Max Feature
- ▶ Network Options
- ▶ Health *through* Oral Wellness® Program
- ▶ EyeMed Vision and Hearing Discount
- ▶ Online Tools and Mobile resources
- ▶ Find a Dentist Tool





Outline of Coverage Delta Dental PPO Plus Premier Network



Northeast Delta Dental

VACEPlus Insurance Program
Group Number: 71170

Read Your Dental Plan Description Carefully—This Outline of Coverage provides a very brief description of the important features of your dental benefits plan. This is not the insurance contract, and only the actual policy provisions will control. The Dental Plan Description itself sets forth in detail the rights and obligations of both you and your insurance company. It is therefore important that you READ YOUR Dental Plan Description CAREFULLY! Not all time limitations and exclusions are shown herein. Benefit percentages shown are based on the actual charges submitted up to the Maximum Allowable Charge for participating dentists, or Delta Dental's allowance for non-participating dentists.

Diagnostic / Preventive (Coverage A)	Basic Restorative (Coverage B)	Major Restorative (Coverage C)	Orthodontics (Coverage D)
No Deductible	Lifetime Deductible per Person/Family: \$100/\$300		No Deductible
DIAGNOSTIC: Evaluations twice in a 12-month period; this includes periodic, limited, problem- focused, and comprehensive evaluations. X-rays (complete series or panoramic film) once in a 5-year period Bitewing x-rays once in a 12-month period X-rays of individual teeth as necessary Brush biopsy once in a 12-month period PREVENTIVE: Two cleanings in a 12-month period Fluoride once in a 12-month period to age 19 Space maintainers to age 16 Sealant application to permanent molars, once in a 3-year period per tooth, for children to age 19	RESTORATIVE: Amalgam (silver) fillings; Resin/composite (white) fillings (on anterior teeth only) ORAL SURGERY: Surgical and routine extractions ENDODONTICS: Root canal therapy PERIODONTICS: Periodontal maintenance (cleaning) <i>Note: Cleanings are limited to two in a 12-month period; these may be routine (Coverage A) or periodontal (Coverage B), or a combination of both.</i> Treatment of gum disease Clinical crown lengthening once per tooth per lifetime DENTURE REPAIR: Repair of a removable denture to its original condition EMERGENCY PALLIATIVE TREATMENT	PROSTHODONTICS: Removable and fixed partial dentures (bridge); complete dentures Rebase and reline (dentures) Crowns Onlays Implants	ORTHODONTICS: Correction of malposed (crooked) teeth for dependent children and adults
Delta Dental Pays: 100% No Waiting Period	Delta Dental Pays: 80% No Waiting Period	Delta Dental Pays: 50% After a 6-Month Waiting Period*	Delta Dental Pays: 50% After a 6-Month Waiting Period
Calendar Year Maximum: \$2,000 up to \$4,000 per Person with Double-Up Max™ Health through Oral Wellness® program included (please see reverse for details)			Lifetime Maximum: \$1,500 per Person

*Any applicable waiting period is waived for employees and dependents covered immediately prior to the original effective date of this plan when this plan is replacing an existing group dental policy that includes the services to which the waiting period applies. New enrollees, effective after the group's original effective date, are subject to waiting periods, unless moving from one Northeast Delta Dental plan to this Northeast Delta Dental plan with no more than one month gap in coverage. Waiting periods do not apply to eligible enrollees under nineteen (19) years of age except for orthodontic benefits.



Double-Up MaxSM Carryover Benefit

How to qualify:

Receive preventive care	Use less than \$500 in dental benefits	\$250 will automatically carryover
Northeast Delta Dental must pay a claim for either an oral evaluation or cleaning during the Calendar Year.	An enrollee's paid claims during the Calendar Year cannot exceed \$500.	The \$250 will be available the next year, or any year the patient needs it in the future.

▲ Each year a member qualifies, an additional \$250 will carryover.

▲ Members can accumulate up to Double the Maximum.

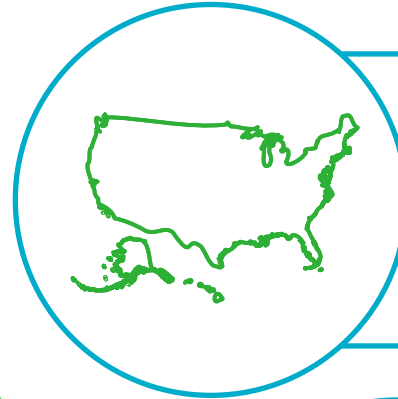
Delta Dental PPO Plus Premier Networks

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
82% 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





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 PATIENTS + DENTAL CARE TEAMS

More preventive dental benefits with HOW®

Health *through* Oral Wellness® (HOW®) is an industry-leading program provided at no added premium with many Northeast Delta Dental plans. Members at risk for tooth decay (caries) or gum (periodontal) disease may be eligible for additional preventive benefits, at no additional charge, to support better oral health. Getting started is quick and easy.

HOW IT WORKS

1 DENTAL TEAM ASSESSES RISK
A dentist or hygienist completes and electronically submits the clinical HOW® risk assessment to Northeast Delta Dental using the PreViser® tool.

2 SCORE SETS ELIGIBILITY
A score of 3-5 on the five-point scale qualifies the member immediately for enhanced benefits, subject to plan terms.

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

ENHANCED BENEFITS MAY INCLUDE

RISK AREA	SERVICE	PLAN LIMIT
TOOTH DECAY (caries)	• Caries susceptibility test • Child or adult cleaning • Fluoride varnish or topical fluoride • Nutrition counseling OR oral hygiene instruction • Sealants for eligible unrestored teeth	1 per 12 months - Up to 4 total per 12 months - Up to 4 total per 12 months 1 total per 12 months 1 per tooth every 3 years
GUM DISEASE (periodontal)	• Adult cleaning or periodontal maintenance • Nutrition, oral hygiene OR tobacco-cessation counseling	- Up to 4 total per 12 months 1 total per 12 months

IF YOU ARE A PATIENT	IF YOU ARE A DENTAL OFFICE
Ask your dentist or hygienist to complete the clinical HOW® assessment. Only an In-office clinical assessment can determine eligibility. Wellness tips + free online assessment: www.HealthThroughOralWellness.com	Create a free PreViser® account: my.previser.com/start Training: www.previser.com/free Provider Services: 1-800-537-1715, ext. 1100 Verify benefits: www.nedelta.com or 1-800-832-5700

IMPORTANT PLAN INFORMATION
Enhanced benefits may change and are subject to the member's Northeast Delta Dental policy, including coinsurance, copayments and annual maximums. Additional preventive benefits count toward the annual maximum. Confirm eligibility and coverage before treatment.



Qualifying for HOW® is easy!

- Dentist or hygienist performs clinical oral health risk assessment.
- Members scoring between 3-5 on 5-point scale are immediately eligible for enhanced benefits.

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

Special Health Care Needs

The Why



Breaking down barriers to care

Millions of Americans with special health care needs are unable to access adequate dental care for various reasons.

This program gives tools for our providers to serve these patients in a way that meets their specific needs and gives patients access to care that is responsive.

The What



Additional benefits included

- Extra exams and/or consultations
- Up to four cleanings per 12 mos.
- Treatment delivery modifications (including anesthesia) necessary to provide oral health care for patients with sensory issues, behavioral challenges, or other barriers to treatment.

The How



Implementation through PreViser

Providers will have access to qualify a patient via an attestation within the PreViser platform already implemented into their office for patients that take advantage of the Health *through* Oral Wellness[®] program.

We're here to help!

Customer Service

800-832-5700, Option 2

Open Monday-Friday 8am-8pm

Patient Portal

www.nedelta.com/patients

Delta Dental Mobile App

- Digital ID Card
- Dentist Search
- Cost Estimator



View your benefits/
Find a dentist



Print
ID cards



Download our
mobile app



View claims and
print EOBs



Read your
dental plan booklet

Excellent Customer Service



Patient Portal & Delta Dental Mobile App

Open 8am – 8pm, M-F

Claims & coverage questions:

800-832-5700, Option 2

customerservice@nedelta.com

ID Cards

- Sent to employees' home address at initial enrollment only



Register for
HOW*



View your benefits/
Find a dentist



Print
ID cards



Download our
mobile app

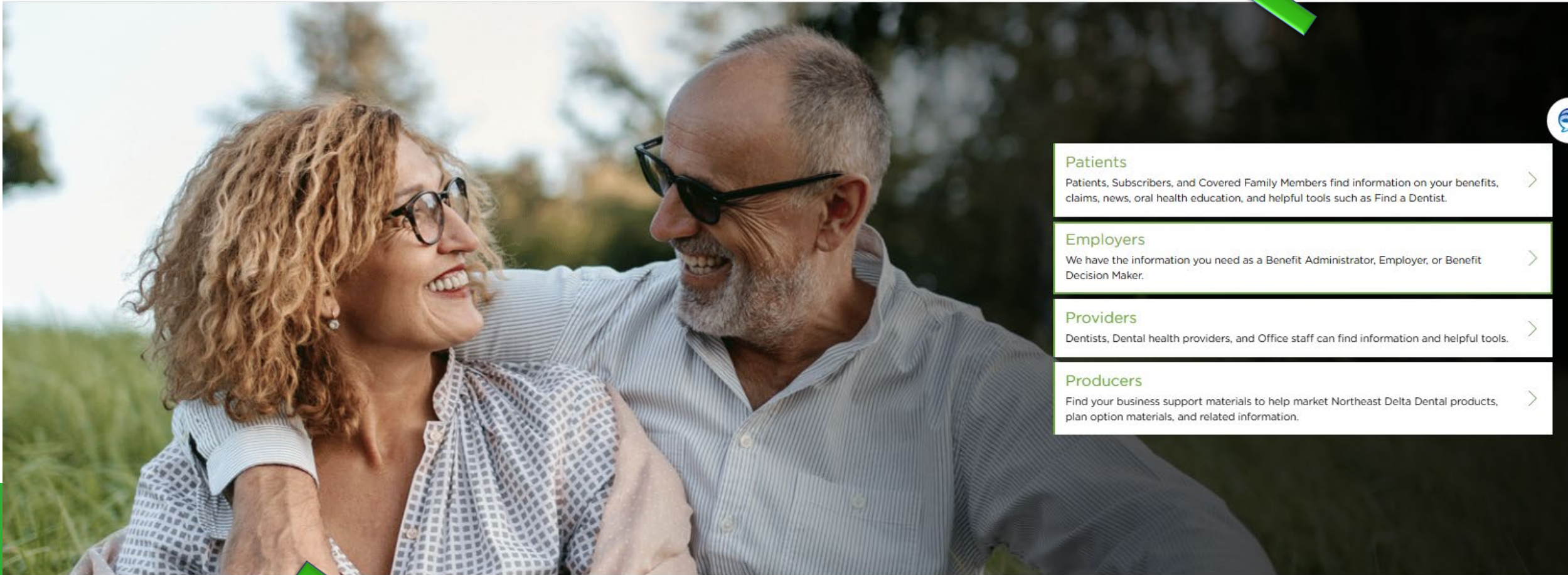


View claims and
print EOBs



Read your
dental plan booklet

NEDELTA.COM



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.

Welcome to Northeast Delta Dental

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

Find a Dentist

Find a Dentist

Be sure to click on the proper address in the drop down box

My list
0/25 Selected

Location

05401 Burlington, VT, USA

05401 Water Well New Mexico, USA

Provider Last Name

powered by Google

Network

All Networks

Specialty

All Specialties

Practice Name

Practice Name



Language

English

Distance

15 Miles

Sort By

Distance

Submit

View participating [Independent Practice Dental Hygienists](#)

View participating [Denturists](#)

Select Location (use drop down to select)

Select Network (1.PPO 2.Premier)

Choose additional criteria i.e. specialty, Provider Last Name*, Practice Name

Enter Language, Distance and sort criteria

Look for dentists utilizing the HOW® program

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

Dentist Results

☒ Add first 25 to my list

Last update: 2026-09-11

1. **ANKUSH JINDAL**
General Dentist

FOREST FAMILY DENTISTRY
81 RIVER ST STE 202
MONTPELIER, VT 05602
(802) 229-0033

Provider Info

- Female
- English, Panjabi
- Treats disabled adults, Treats disabled children

Office Info

- Early Morning Hours, Standard Business Hours
- English, Hindi, Panjabi
- Public transit access
- Accessible
- Treats disabled adults, Treats disabled children
- Offers Telehealth

☒ Add to my list

[View more information](#)

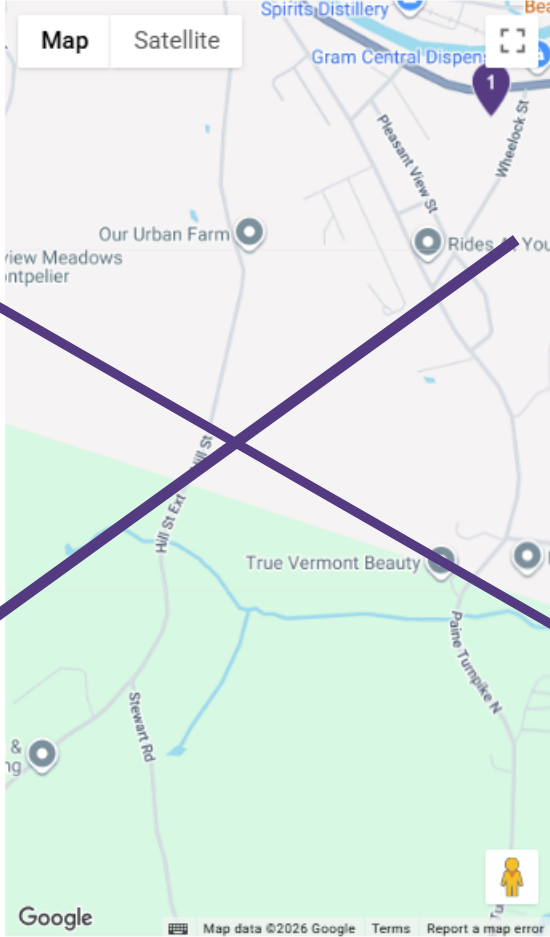
 **HEALTH through ORAL WELLNESS**

1.1 miles away

[ABOUT THESE NETWORKS](#)

- Delta Dental Premier***
accepting new patients
- Martin's Point* Generations Advantage**
accepting new patients
- WellSense Medicare Advantage**
accepting new patients

MapSatellite



GoogleMap data ©2026 GoogleTermsReport a map error

2. **ALISON LANDGRAF**
General Dentist

FOREST FAMILY DENTISTRY
81 RIVER ST STE 202
MONTPELIER, VT 05602
(802) 229-0033

 **HEALTH through ORAL WELLNESS**

1.1 miles away

[ABOUT THESE NETWORKS](#)

- Delta Dental PPO™**
accepting new patients
- Delta Dental Premier***
accepting new patients

Click add first 25 to my list to print or save your search.

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

HOW Participating providers will have the HOW logo displayed next to their name.

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 **DELTA DENTAL**

Refine Your Dentist Results

Language

English

Distance

15 Miles

Sort By

Distance

Submit

[Show Filtering Options](#)

Click on Show Filtering Options to see additional search criteria.

i.e. Accepting New Patients, and press submit again for a list with the additional criteria.

Gender

☒ No Preference

☐ Female

☐ Male

Other

☒ Accepting New Patients

☐ Board Certified

☐ Public Transit Access

☐ Offers Telehealth

☐ Handicap Accessible

☐ Treats Disabled Adults

☐ Treats Disabled Children

☐ Early Hours

☐ Evening Hours

☐ Weekend Hours

[Hide Filtering Options](#)

[Clear Filtering Options](#)

Based on your search criteria, we have identified 10 Delta Dental dentists. You can modify your search in the box above. To conduct a more detailed search, click on the "Show Filtering Options" drop down.

☒ Add first 25 to my list

Last update: 2026-09-11

Benefit Lookup

nedelta.com/patients

The screenshot shows the 'Patients' section of the Delta Dental website. The navigation bar includes links for Patients, Employers, Providers, Producers, About, and Foundation. A search bar is located on the right. The main content area features a large image of a smiling woman and child. Below this image is a 'Patients' section with the headline 'Every smile tells a story' and a sub-headline 'Welcome Members' with a 'Register Here' link. To the right of the main image are four columns of content: 'Find A Dentist' with a 'Find A Dentist Now' button, 'Individual and Family Dental Plans' with a 'View Plans' button, 'Health through Oral Wellness®' with a 'Register for HOW®' button, and 'LifeSmile™ Oral Health Assessment' with a 'Take the assessment' button. Below these columns are two more sections: 'Mobile App' and 'Life Stages of Oral Health'. At the bottom right, there is a 'Questions?' section with a 'FAQ' button, a 'Sign up for our newsletter' section with a 'Sign up' button, and a 'Welcome Members' section with a 'Register Here' link. Green arrows point to the 'Patient Login' link in the navigation bar, the 'Find A Dentist Now' button, the 'Take the assessment' button, the 'Welcome Members' section, and the 'Sign up' button.

DELTA DENTAL Patients Employers Providers Producers About Foundation

Search Here

Overview Plan Options Find A Dentist Oral Health Resources Mobile App Patient Login

Patients

Every smile tells a story

Explore information on your benefits, claims, news, oral health education, and access helpful tools.

Welcome Members

[Register Here](#)

Find A Dentist

Search the largest network of dentists nationwide and find a dentist that is right for you or learn more about our networks.

Find A Dentist Now

Individual and Family Dental Plans

Learn more about the flexible and affordable individual and family dental benefit plans offered by Northeast Delta Dental.

View Plans

Health through Oral Wellness®

HOW® is our industry-leading, patient-centered oral health program designed to promote good oral and overall health.

Register for HOW®

LifeSmile™ Oral Health Assessment

Learn about your oral health risk and its connection to your overall health.

Take the assessment

Mobile App

You can access your benefits anywhere, anytime with the Northeast Delta Dental mobile app. Search for a dentist, check claims and coverage and see your ID card right on your mobile device.

Life Stages of Oral Health

Enjoy a video and oral health information related to all age groups - from newborn through the "golden" years!

Questions?

Read our Frequently Asked Questions

FAQ

Sign up for our newsletter

Subscribe to our member newsletter to receive oral health and wellness tips, stay up-to-date on the latest member tools available and learn how to make the most of your dental benefits.

Sign up

Benefit Lookup

**Northeast Delta Dental**

[Nondiscrimination in Healthcare](#)
[Grievance Procedure](#)

BenefitsOutline of BenefitsID Card & Claim ResourcesContact UsLog OutPrint Current Page

Information displayed on this website is based on current available benefits and patients' eligibility. It is possible this information may change, even retroactively, based on information provided by the account. Should changes occur in eligibility or benefits, there is no guarantee of payment.

Northeast Delta Dental
Subscriber: [REDACTED]
Product: Delta Dental PPOSM
Group Number: [REDACTED] 00
Group Name: DELTA DENTAL PLAN OF NEW HAMPSHIRE

Customer Service: 1-800-832-5700
Subscriber ID: [REDACTED]
Dependent Age Limit: 26
Student Age Limit: 26
Ortho Age Limit: 99
Today's Date: 11/30/2020 9:54:25 AM

- For coordination of benefits contact Customer Service
- To maximize your coverage, please bill any service(s) covered by the medical plan to that carrier.
- The date of incurred liability for multiple visit procedures is the completion date.
- This group participates in the Health through Oral Wellness (HOW) program.

Name	Relationship	Birthday	Effective Date	Termination Date
Select [REDACTED]	Subscriber	[REDACTED]	09/01/2020	Active

- Members 18 years and older are required to register in order to view benefit and claim information. Only subscribers can view information for dependents under the age of 18 and incapacitated members.
- Individual available carryover: \$250.00

Benefit Levels

Maximums & Deductibles

Limitations

Claims

Pretreatment Estimate

Benefit Period: 01/01/2020 - 12/31/2020

Benefit Balances :
Delta Dental PPO
Individual: All Covered Classes (Excluding Ortho) \$2000.00 per year, \$1824.00 remaining
Individual: Orthodontics \$2500.00 lifetime, \$2500.00 remaining
Delta Dental Premier
Individual: All Covered Classes (Excluding Ortho) \$2000.00 per year, \$1824.00 remaining
Individual: Orthodontics \$2500.00 lifetime, \$2500.00 remaining
Out of Network
Individual: All Covered Classes (Excluding Ortho) \$2000.00 per year, \$1824.00 remaining
Individual: Orthodontics \$2500.00 lifetime, \$2500.00 remaining
Deductibles :
No Deductibles

Highly recommended to have your provider do a pretreatment estimate – those can be found here.

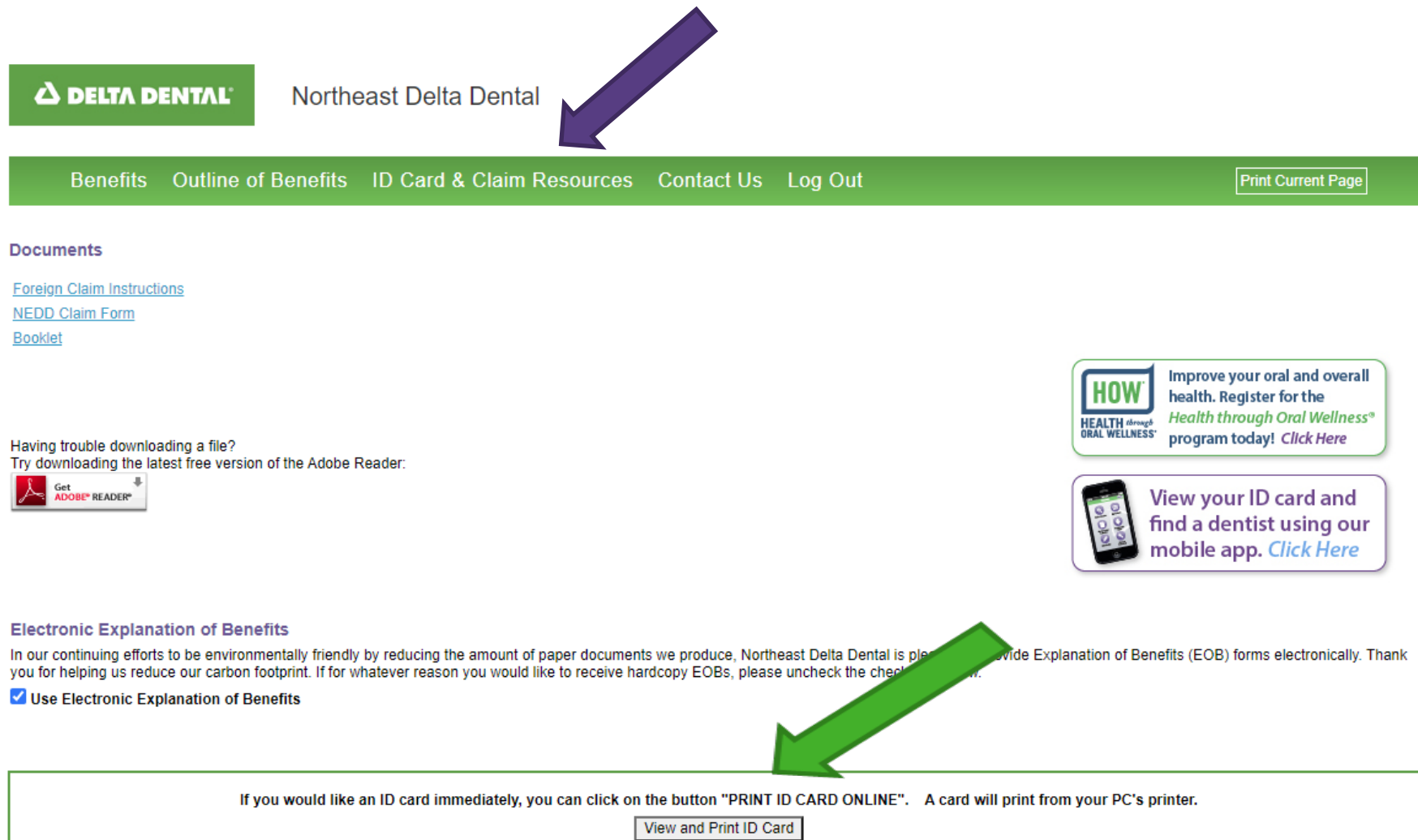
Claims can be found under the Claims tab.

The annual maximum and amount remaining is on the Maximums and Deductibles tab.



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For Claim Resources or to print a new ID Card go to the ID Card & Claims Resources Tab



The screenshot shows the Northeast Delta Dental website. At the top, the logo and name "Northeast Delta Dental" are displayed. Below this is a green navigation bar with the following links: "Benefits", "Outline of Benefits", "ID Card & Claim Resources" (highlighted with a purple arrow), "Contact Us", and "Log Out". A "Print Current Page" button is located on the right side of the navigation bar. Below the navigation bar, the "Documents" section lists links for "Foreign Claim Instructions", "NEDD Claim Form", and "Booklet". A message about downloading files is present, along with a "Get ADOBE® READER" button. To the right, there are two promotional boxes: one for the "HOW HEALTH through ORAL WELLNESS" program and another for viewing the ID card and finding a dentist using a mobile app. Below these, the "Electronic Explanation of Benefits" section is visible, with a checkbox for "Use Electronic Explanation of Benefits" checked. At the bottom, a box contains the text: "If you would like an ID card immediately, you can click on the button 'PRINT ID CARD ONLINE'. A card will print from your PC's printer." and a "View and Print ID Card" button, which is highlighted with a green arrow.

DELTA DENTAL Northeast Delta Dental

Benefits Outline of Benefits **ID Card & Claim Resources** Contact Us Log Out [Print Current Page](#)

Documents

[Foreign Claim Instructions](#)
[NEDD Claim Form](#)
[Booklet](#)

Having trouble downloading a file?
Try downloading the latest free version of the Adobe Reader:


HOW Improve your oral and overall health. Register for the *Health through Oral Wellness*® program today! [Click Here](#)

 View your ID card and find a dentist using our mobile app. [Click Here](#)

Electronic Explanation of Benefits

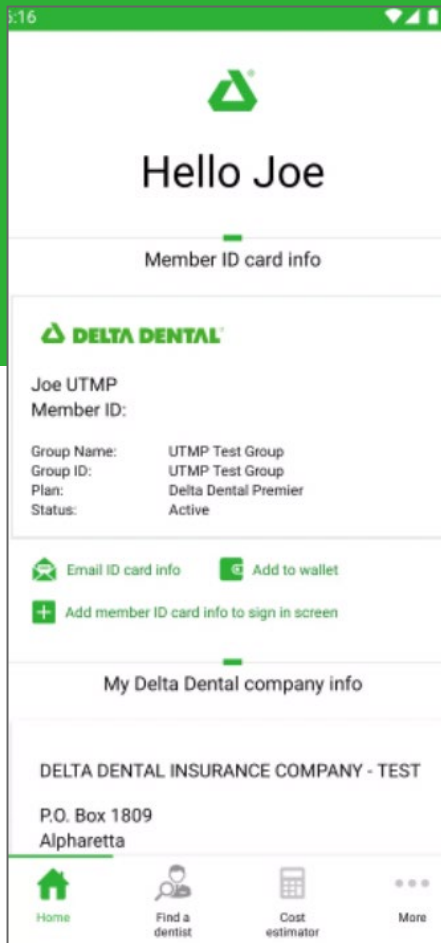
In our continuing efforts to be environmentally friendly by reducing the amount of paper documents we produce, Northeast Delta Dental is pleased to provide Explanation of Benefits (EOB) forms electronically. Thank you for helping us reduce our carbon footprint. If for whatever reason you would like to receive hardcopy EOBs, please uncheck the checkbox below.

☒ Use Electronic Explanation of Benefits

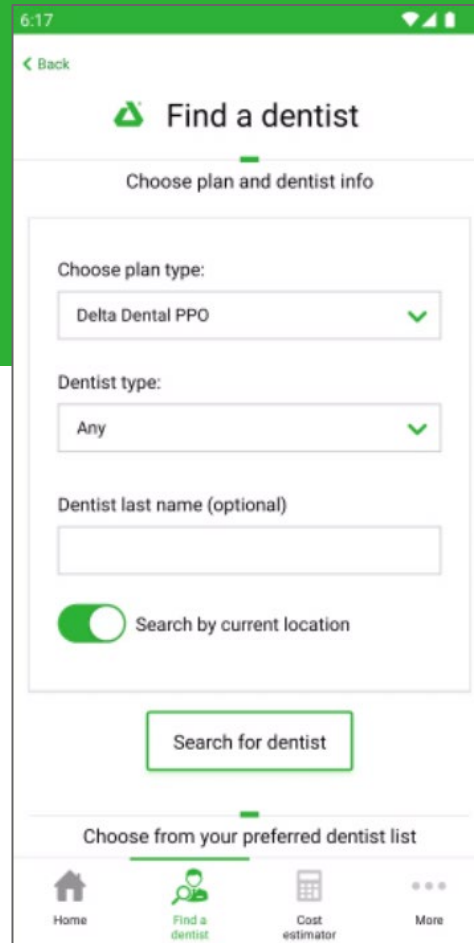
If you would like an ID card immediately, you can click on the button "PRINT ID CARD ONLINE". A card will print from your PC's printer.

[View and Print ID Card](#)

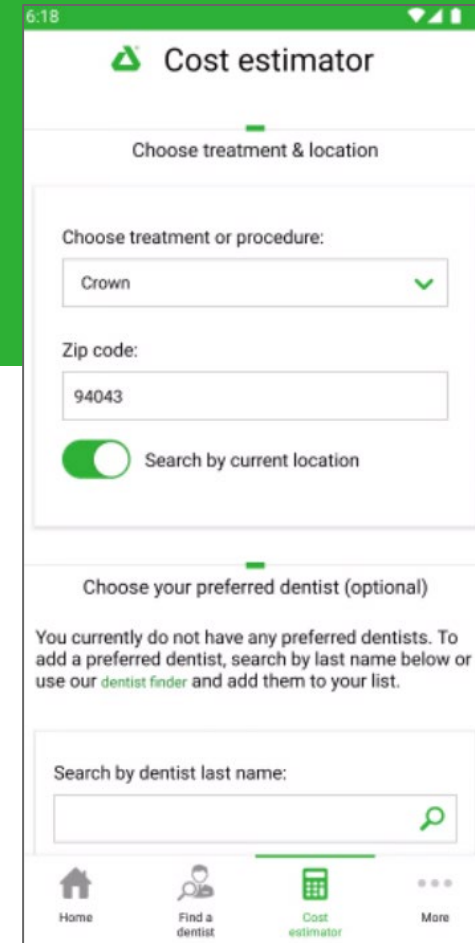
Mobile App – Benefits at your Fingertips



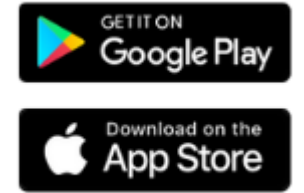
E-ID Card



Dentist Search



Cost Estimator



Questions

Contact your Benefits Department or
call Northeast Delta Dental Customer Service
at 1-800-832-5700 or
customerservice@nedelta.com

Elevating the role of oral health within overall health.



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