



# **VACE *plus***

**Northeast Delta Dental Program**

A dental benefit program designed especially for Chamber of Commerce member businesses and their employees



# Welcome to the VACEplus Northeast Delta Dental Insurance Program

The VACEplus Insurance Program is provided by Northeast Delta Dental and Chamber Benefits, Inc., a subsidiary of the Vermont Chamber of Commerce Executives (VACCE) for chambers of commerce in Vermont, employer members, and their employees.

Join hundreds of member groups and thousands of employees throughout Vermont who participate in the VACEplus dental program. Although VACEplus members may see any dentist they wish, you'll get the best value from your Northeast Delta Dental coverage when you receive care from a participating network provider. Delta Dental provides the most extensive dental networks available.

- The **Delta Dental PPO<sup>SM</sup>** network is more deeply discounted and provides patients with the greatest savings. This is the network used by the Delta Dental PPO plan option.
- The **Delta Dental Premier<sup>SM</sup>** network is the largest in the country, with more than 155,000 dentists participating.
- The **Delta Dental PPO plus Premier** plan option uses both the Premier and PPO networks.

## The Delta Dental Difference<sup>®</sup>

You are free to see any dentist you wish, but you'll get the best value from your Northeast Delta Dental program when you receive your care from a participating dentist. Of the claims we process, 96% are from network providers. The benefits of seeing a participating dentist include:

- **No Balance Billing** - Because participating dentists accept our allowances for services, you will normally pay less when you visit a participating dentist.
- **No Up-Front Payments** - Participating dentists agree not to charge their Delta Dental patients up front for covered services.
- **No Claims Paperwork** - Participating dentists will prepare and submit claims on your behalf.
- **Direct Payment** - Northeast Delta Dental pays the dentist directly, so you don't have to pay the covered amount up front and wait to be reimbursed.

## Vision Discount Program

A vision discount program through EyeMed Vision Care is free to all Northeast Delta Dental subscribers and their dependents. The program offers up to 35% savings at participating EyeMed providers. To access the discount, simply present your Northeast Delta Dental identification card when visiting participating EyeMed providers. For more information, please visit [eyemedvisioncare.com/deltadental](http://eyemedvisioncare.com/deltadental).

## Health through Oral Wellness<sup>®</sup> [HOW<sup>®</sup>]

A healthy mouth is part of a healthy life, and Northeast Delta Dental's innovative Health *through* Oral Wellness<sup>®</sup> program (HOW<sup>®</sup>) works with your dental benefits to help you achieve and maintain better oral health. Here's how to get started:

### 1. REGISTER

Go to [HealthThroughOralWellness.com](http://HealthThroughOralWellness.com)  
Click on "Register Now."

### 2. KNOW YOUR SCORE

After you register, please take the free oral health risk assessment by clicking on "Free Assessment" in the Know Your Score section of the website.

### 3. SHARE YOUR SCORE WITH YOUR DENTIST

The next step is to share your results with your dentist at your next dental visit your dentist can discuss your results with you and perform a clinical version of the assessment. Based on your risk, you may be eligible for additional preventive benefits!\*

\* Additional preventive benefits are subject to the provisions of your Northeast Delta Dental policy.



## Double-Up Max<sup>SM</sup>

*Benefits When You Need Them*

**Included in the Delta Dental PPO plus Premier plan**

Dental services can be expensive, and sometimes a \$1,500 annual maximum isn't enough. Now members can **double** their annual maximum by earning an additional \$250 per year for use in future benefit periods. Here's how it works:

- To qualify for the carryover, an enrollee must have a claim paid for either an oral exam or a cleaning during a calendar year (a focus on prevention), and their total paid claims cannot exceed \$500 during the same calendar year.
- The carryover will accumulate for each year of qualification up to an amount equal to the original annual maximum. With an annual maximum of \$1,500, members can ultimately achieve an annual maximum of \$3,000.
- This feature does not apply to orthodontic benefits.

# VACEplus Insurance Program

Employees can choose between the two plan options outlined below. The Delta Dental PPO plus Premier plan option uses both the Premier and PPO networks. The Delta Dental PPO plan uses only the PPO network. Under either plan selection patients are allowed to visit any dentist, however will receive additional savings when visiting participating in-network providers. Patients seeing non-network providers are responsible for any difference between the submitted charges and our allowances for non-network providers. Benefit percentages shown are based upon the actual charges submitted up to the Maximum Allowable Charge for participating dentists, or Delta Dental's allowance for nonparticipating dentists.

**Employees can choose between two plan designs!**

Outline of Coverage		PLAN OPTION 1 PPO plus Premier Network	PLAN OPTION 2 PPO Network
Coverage A	<p><b>DIAGNOSTIC:</b> Evaluations twice in a 12-month period Bitewing X-rays once in a 12-month period Full-mouth/panoramic X-rays once in a 5-year period X-rays of individual teeth as necessary</p> <p><b>PREVENTIVE:</b> Cleanings twice in a 12-month period. <i>Can be routine or periodontal or one of each</i> 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</p>	100%	100%
Coverage B	<p><b>BASIC RESTORATIVE:</b> Amalgam (silver) fillings; Composite (white) fillings (on anterior teeth only)</p> <p><b>ORAL SURGERY:</b> Surgical and routine extractions</p> <p><b>ENDODONTICS:</b> Root canal therapy</p> <p><b>PERIODONTICS:</b> Periodontal maintenance (cleaning) Treatment of gum disease Clinical Crown Lengthening</p> <p><b>DENTURE REPAIR:</b> Repair of a removable denture to its original condition</p> <p><b>EMERGENCY PALLIATIVE TREATMENT</b></p>	80% After a 6-Month Waiting Period	60% After a 6-Month Waiting Period
Coverage C	<p><b>MAJOR RESTORATIVE:</b> Removable and fixed partial dentures (bridge); complete dentures Rebase and reline (dentures) Crowns Onlays Implants</p>	50% After a 12-Month Waiting Period	60% After a 12-Month Waiting Period
Coverage D	<p><b>ORTHODONTICS:</b> Correction of crooked teeth for adults and children</p>	50% After a 12-Month Waiting Period	60% After a 12-Month Waiting Period
<p><b>Calendar Year Maximum</b> for services covered under A, B and C (excluding orthodontics) <b>Health through Oral Wellness® program included (please see page 2 for details)</b></p>		\$1,500 up to \$3,000 with Double-Up Max <sup>SM</sup>	\$1,200
<p><b>Lifetime Orthodontics Maximum</b> (per person)</p>		\$1,500	\$1,200
<p><b>Lifetime Deductible</b> Applies to Coverages B and C</p>		\$100 per patient \$300 per family	\$100 per patient \$300 per family

For current rates, please refer to the VACEplus Application to Join, contact your local Chamber of Commerce, VACEplus affiliated insurance agent, or the VACEplus Insurance Program.

## Who is Eligible to Enroll?

Chamber of Commerce member groups that participate in the VACEplus Insurance Program are eligible as long as there is an identifiable employer who sponsors the plan, signs the joinder application, and makes payment to VACE.

All employees and dependents are eligible after an eligibility (probationary) period chosen by the employer.

Dependent coverage continues to age 26. Incapacitated children can remain enrolled regardless of age. If an employee chooses to cover one dependent, all eligible dependents must be enrolled. Coverage for enrolled employees and dependents must continue until the end of the contract year.

## Who Pays – How and When

While employers are encouraged to contribute 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 through payroll deductions.

## How to Apply?

- Employer completes the VACEplus joinder application
- Enrollment forms are completed by each enrolling employee
- Submit enrollment forms and joinder agreement with a check for the first month's premium
- To enroll, please contact:
  - Your local Chamber of Commerce
  - Your VACEplus affiliated insurance agent
  - VACEplus Insurance Program  
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Montpelier, VT 05601-0810  
**Phone:** 802-229-2231  
**Fax:** 802-223-4257  
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