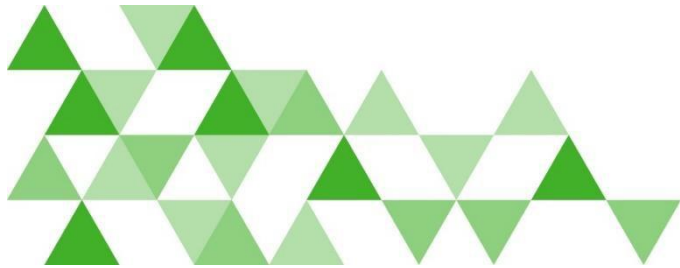


City of Portland

Dental Benefit Overview



What You Need to Know

- ▲ Northeast Delta Dental is a local company with a national network
- ▲ You can see any dentist, but get the best value when in-network

Topics We'll Cover

- ▲ Delta's Network
- ▲ Health *through* Oral Wellness® (HOW®) Program
- ▲ Double up Maximum
- ▲ Online tools and mobile resources

City of Portland

High Plan

Group Number: 60380

Outline of Coverage Delta Dental PPO plus Premier Network



Northeast Delta Dental

*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	Calendar Year Deductible per Person/Family: \$50/\$150		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 restorations (white) ORAL SURGERY: Surgical and routine extractions ENDODONTICS: Root canal therapy PERIODONTICS: Periodontal maintenance (cleaning) 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. 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% No Waiting Period	Delta Dental Pays: 50% No Waiting Period
Calendar Year Maximum: \$1500 up to \$3000 per Person with Double-Up Max SM Health through Oral Wellness [®] program included (please see reverse for details)			Lifetime Maximum: \$1,500 per Person

City of Portland

Low Plan

Group Number: 60380

Outline of Coverage Delta Dental PPO plus Premier Network



Northeast Delta Dental

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Delta Dental Pays: 100% No Waiting Period	Delta Dental Pays: 70% No Waiting Period	Delta Dental Pays: 50% No Waiting Period	Delta Dental Pays: 50% No Waiting Period
Calendar Year Maximum: \$1000 up to \$2000 per Person with Double-Up Max SM Health through Oral Wellness [®] program included (please see reverse for details)			Lifetime Maximum: \$1,000 per Person

Delta Dental PPO Plus Premier Network

Two provider networks

- Patients can see any dentist
- Delta Dental Network Dentists = Convenience + Savings
- Advantages of Network (Premier or PPO) Providers:
 - ✓ 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



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.

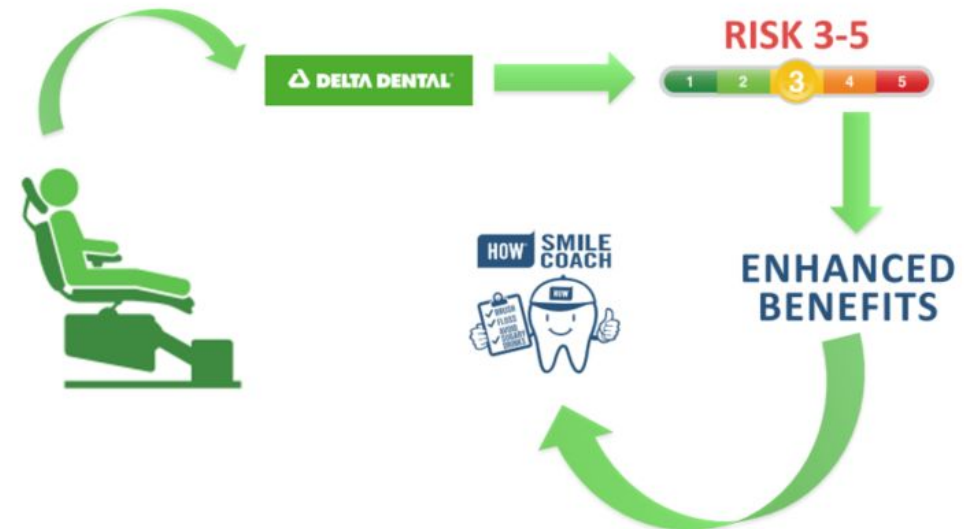
*Please note: this example is for illustrative purposes only and assumes any member deductible has been met. Benefit percentage and out-of-network reimbursement may vary by plans, procedures and contract setup. Please check your outline of coverage for exact benefit plan details.

HOW® it Works

- Dental office performs a clinical risk assessment, which is instantly submitted electronically to Northeast Delta Dental.
- Patients that score a 3-5 on a 5-point risk scale for being at risk for oral disease qualify for additional preventive care benefits.
- The additional preventive benefits can be applied immediately at that dental visit. (Ex: fluoride treatment for adults at-risk for tooth decay).
- Any additional benefits that a member receives **do apply** toward annual maximum.

Health *through* Oral Wellness® HOW® Program

Based on the concept of patient-centered oral health, HOW® provides additional preventive benefits to members who are at risk for oral disease, thereby helping them achieve better oral and overall health.



HOW® Employee Communications



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



Form No. HOW-SD03L_Sales Rev. 11/2021

See reverse side for program details to share with your dentist.




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 previser.com/free.



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.*

*Additional preventive benefits are subject to the provision of your patient's Northeast Delta Dental policy. Only the clinical risk assessment performed by you can determine your patient's eligibility for additional preventive benefits.

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

*Enhanced benefits are subject to change and are subject to standard policy provisions, including, but not limited to, coinsurance percentages, copayments, and plan maximums. As with all benefits, eligibility confirmation should be obtained via Northeast Delta Dental at www.nodelta.com or from customer service at 1-800-832-5700.

¹ Either one nutritional counseling or one oral hygiene instruction is covered in a 12-month period.

² Sealants are a covered benefit based on caries risk assessment for unrestored primary molars and for unrestored permanent premolars, and molars—one sealant per tooth every three years.

³ Combination of prophylaxis, periodontal maintenance, or full mouth debridement (once in a lifetime benefit) not to exceed four in a 12-month period.

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

Form No. HOW-SD03L_group Rev. 11/2021

Double-Up Maxsm Carryover Benefit

How to qualify:

- Northeast Delta Dental must pay a claim for either an oral evaluation or cleaning during a Calendar Year.
- An enrollee's paid claims during the Calendar Year cannot exceed \$500.
- Northeast Delta Dental will automatically carryover \$250 to the next calendar year

Online Oral Wellness Resources

<https://www.nedelta.com/oral-health-resources>

<https://www.deltadental.com/grinmag/us/en/NEDD.html>

DELTA DENTAL Midlife Matters

Taking a few preventive measures in your 40s and 50s can have a big impact on good oral health into your golden years.

Life Stages
Ages
36-64
of Oral Health

- ✓ Do remember to take care of yourself even when you're busy taking care of others.
- ✓ Do be aware of your oral cancer risk and get regular screenings.
- ✓ Do know that people with diabetes or heart disease are more likely to have gum disease.
- ✓ Don't forget that you need extra



DELTA DENTAL Young Adult Care

With newfound independence comes newfound responsibility. Try these tips to keep oral health in tip-top shape during the young adult years.

Life Stages
Ages
20-35
of Oral Health

- ✓ Do continue to see your dentist on a regular basis.
- ✓ Do learn how to manage your stress levels.
- ✓ Do be extra aware of oral health changes during pregnancy.
- ✓ Do make healthy dietary choices like dairy, vegetables, fruits and proteins.
- ✗ Don't engage in behaviors such as smoking or excessively drinking alcohol.



DELTA DENTAL Northeast Delta Dental

grin!


Wellness+Nutrition News+Research Fun+Inspiration

Wellness + Nutrition

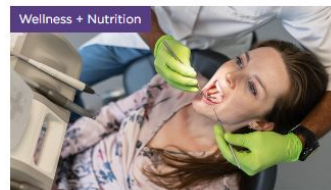
Protein-packed recipe powered by cottage cheese

Using cottage cheese as a healthy substitute for protein and calcium to recipes. This helps teeth, bones, and muscles strong!

Eat healthier foods.



White toothpaste really whiten



Different types of dental cleanings

Your dentist offers different cleanings depending on



How to lower your carbon footprint

From tweaking your oral health routine to repurposing

DELTA DENTAL

Make Brushing Fun for Little

Tips for Promoting Good Oral Hygiene Habits

Sometimes the only thing more difficult than getting kids to clean their teeth properly is getting them to clean them at all. But parents have to meet the challenge, because by getting used to oral hygiene early kids can establish lifelong healthy habits and get comfortable with dental practices, which could make their first dental checkups more productive and maybe even enjoyable.

The dentists who serve as national oral health advisors for Delta Dental Plans offer the following tips for getting reluctant kids to open up and say "oral health!"

Trade places: Tired of prying your way in every time it's time to brush the tooth? Why not reverse roles and let the child brush yours? Then you can laugh a lot and show how much fun it is to be pampered.

Call in reinforcements: neglect to brush or floss seemingly uninterested the messenger. Call the next checkup, and let it be a reward for making it to the next checkup.

Show how shiny: Make sure the kids see you brushing your own teeth, and then make a point of showing off your shiny clean teeth. Turn it up, make it seem like a treat and privilege to have a shiny smile. Also, encourage your kids to show off their own smiles once their teeth are clean.

Take turns: Set an egg timer or other alarm and have the kids brush their teeth on their own for 30 seconds.

Then you brush their teeth: Then you brush their teeth at least twice, or go as far as brushing at bedtime. If it's last go at it. Saliva produces plaque and can't be removed until the next checkup, and let it be a reward for making it to the next checkup.

When brushing, it is best to brush at an angle and is better removed than by vigorous scrubbing. The same motivational comes from a third party.

When brushing, it is best to brush at an angle and is better removed than by vigorous scrubbing. The same motivational comes from a third party.

HOW HEALTH through ORAL WELLNESS

Northeast Delta Dental • 1-800-537-1715 • www.nedelta.com

DELTA DENTAL

Healthy Smile, Healthy Body

Oral Health Can Offer Window to Overall Good Health

Just as your eyes are windows to your soul, your smile can be a window to your health. Oral health is a reflection of overall health.

Diabetes and Oral Health

Nearly 26 million Americans have diabetes and an estimated 79 million U.S. adults have pre-diabetes. Seven million Americans don't even know they have this disease! The relationship between diabetes and periodontal disease is two-way. The inflammation of periodontal disease negatively impacts blood glucose control while high blood sugar levels predispose patients to more severe periodontal infections.

Routine dental visits and good oral hygiene habits will help diabetic patients maintain good oral health. Patients with diabetes should know that the time spent caring for their mouths can improve their overall health including other chronic conditions often present with diabetes.

There is growing acceptance among medical professionals that diabetes is associated with increased occurrence and progression of periodontitis—so much so that periodontitis has been called the "sixth complication of diabetes."

Periodontal (gum) disease is more common in people with diabetes. Among young adults, those with diabetes have about twice the risk of periodontal disease as those without diabetes.

- Persons with poorly-controlled diabetes are nearly three times more likely to have severe periodontitis than those without diabetes.
- Almost one-third of people with diabetes have severe periodontal disease.
- Talk to your dental provider to be sure you are doing everything possible to achieve your best oral health.
- Tell your medical providers if you have been diagnosed with periodontal disease.

Remember: Periodontal disease is a transmissible, bacterial infection and can be controlled!

HOW HEALTH through ORAL WELLNESS

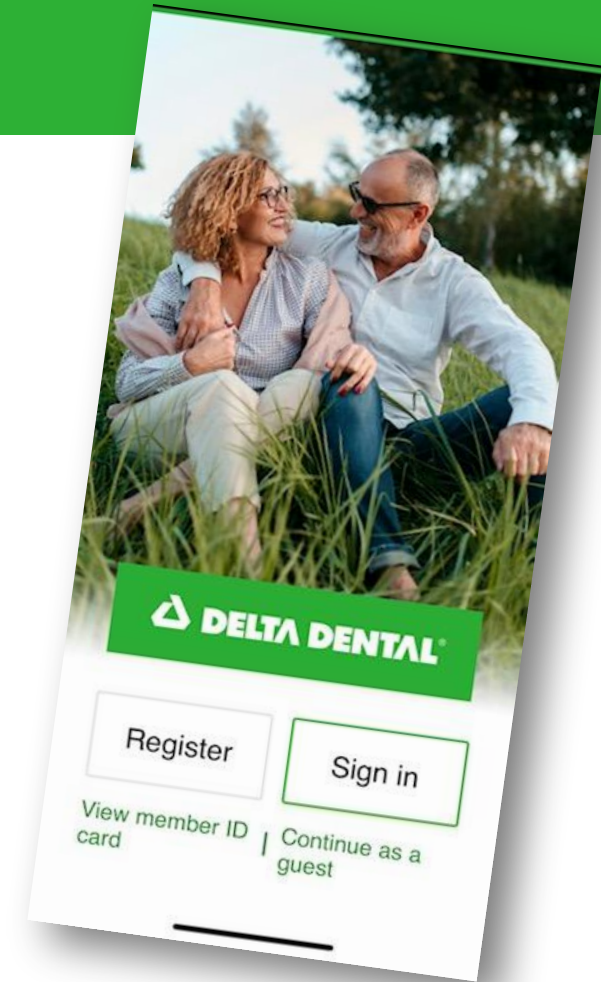
Northeast Delta Dental • 1-800-537-1715 • www.nedelta.com



Patient Portal & Mobile App

nedelta.com/patients

- Find Claim and Benefit Information
- View and Print EOBs
- Access Dental Plan Documents
- Print Additional ID Cards/Digital ID Card
- Search for a network dentist
- Download helpful forms and information



Provider Directory

Location

South Portland, ME 04106, USA

ⓧ

Network ?

Delta Dental Premier®

▼

Specialty

All Specialties

▼

Last Name

Provider Last Name

Practice Name

Practice Name

HOW

HEALTH *through*
ORAL WELLNESS

Language

English

▼

Distance

15 Miles

▼

Sort By

Distance

▼

Submit

[Show Filtering Options](#)

Provider Search

MARC STROOBANTS

General Dentist

MIND YOUR MOUTH PA LLC
225 WATERMAN DR #2
SOUTH PORTLAND, ME 04106
(207) 200-4106



1.3 miles away

ABOUT THESE NETWORKS

Delta Dental PPO™
accepting new patients

Delta Dental Premier®
accepting new patients

Martin's Point® Generations Advantage
accepting new patients

WellSense Medicare Advantage
accepting new patients



Provider Info

- Male
- English
- Treats disabled adults

Office Info

- Early Morning Hours, Evening Hours
- English
- Public transit access
- Accessible
- Treats disabled adults, Treats disabled children



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

Employee Communication Pieces

Patient Portal

Mobile App


Teledentistry




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:

- Go to www.nedelta.com and click on PATIENTS
- Click Log In or Register Here to get started!
- 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).

A dentist in your area is easy!

is located in the top right corner of every page. General information about your location and network and a list of dentists serving your area will be displayed. If you are enrolled in a PPO plus Premier Program, please see the PPO plus Premier Program section.




work, and if you are power your out-of-pocket dental PPO dentist for

Health through Oral Wellness® (HOW®)

program designed to promote better oral health for members. HOW® is all about YOU because it's based on your needs. Best of all, it's secure, confidential, and absolutely free. To get started, visit OralWellness.com and click on "Register Now". After you register, please take the free oral health risk assessment. Once you complete the assessment, your dentist will review your results with you and perform a clinical evaluation. If shown on your clinical assessment, you may be eligible for a hearing aid. If your employer participates in the HOW program, you may be eligible for additional preventive benefits. Only the dentist can determine your eligibility for additional preventive benefits.


Hearing Program

includes, including quality care. Over 100,000 thousands of hearing aid independent hearing.



Delta Dental Mobile App

Helping members manage their oral health




Getting started

The Delta Dental Mobile App is optimized for iOS (Apple) and Android devices. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental Mobile App. Or, scan the QR code at right. You will need an internet connection in order to download and use most features of our free app.

Delta Dental Mobile App

- Quick and easy access to your dental care — no more looking for a dentist.
- A dentist search tool that quickly finds an in-network dentist near you.
- Save your preferred dentist.
- Our easy-to-use Delta Dental tool provides estimated common dental care network geographic areas.)




SCAN TO GET THE DELTA DENTAL MOBILE APP

Please note information displayed may vary based on your particular coverage. For more information on your company, "Delta Dental" refers to the national network of 39 independent Delta Dental companies that provide dental services. Delta Dental is a registered trademark of Delta Dental Plans Association.

www.nedelta.com

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Access to dental care 24/7 with Teledentistry.com


What is teledentistry?

Teledentistry is the use of mobile technologies, including interactive audio and video, to provide oral health consultations, treatment and transfer of dental information. Virtual visits are an effective way to receive care when the patient has a dental emergency or concern and it is outside of normal business hours, they are travelling, or they do not have a regular dentist.


How it works



Patient determines regular dentist is unavailable and initiates consultation via phone or online at (866) 393-4022 or teledentistry.com/northeast-delta-dental



Self service prompts guide patient through the system to reach a live dentist for an oral evaluation



Patient is referred to a Delta Dental in-network provider for follow-up care

Benefits

- 24/7 emergency access for patients avoids trips to the emergency room.
- Patients without a regular provider will be referred to an in-network dentist for their follow-up care.
- Patients who already have a provider will be referred back to their regular dentist for follow-up care.
- Easy-to-use platform streamlines patient/provider interaction and removes a barrier to care for the patient.

Important note: a virtual visit is considered to be a "problem-focused exam" and counts as one of the annual examinations covered by a dental plan.

Rev. 03/2023

Learn more at www.nedelta.com or from our Customer Service Representatives at 1-800-832-5700.

Questions About Your Dental Benefits?

- ▲ Refer to your Outline of Coverage and/or Summary Plan Descriptions
- ▲ View claims and benefits on our secure Patient Benefit Lookup portal www.nedelta.com/Patients
- ▲ Contact Northeast Delta Dental Customer Service at 1-800-832-5700, #2 or nedelta@nedelta.com

Questions

