

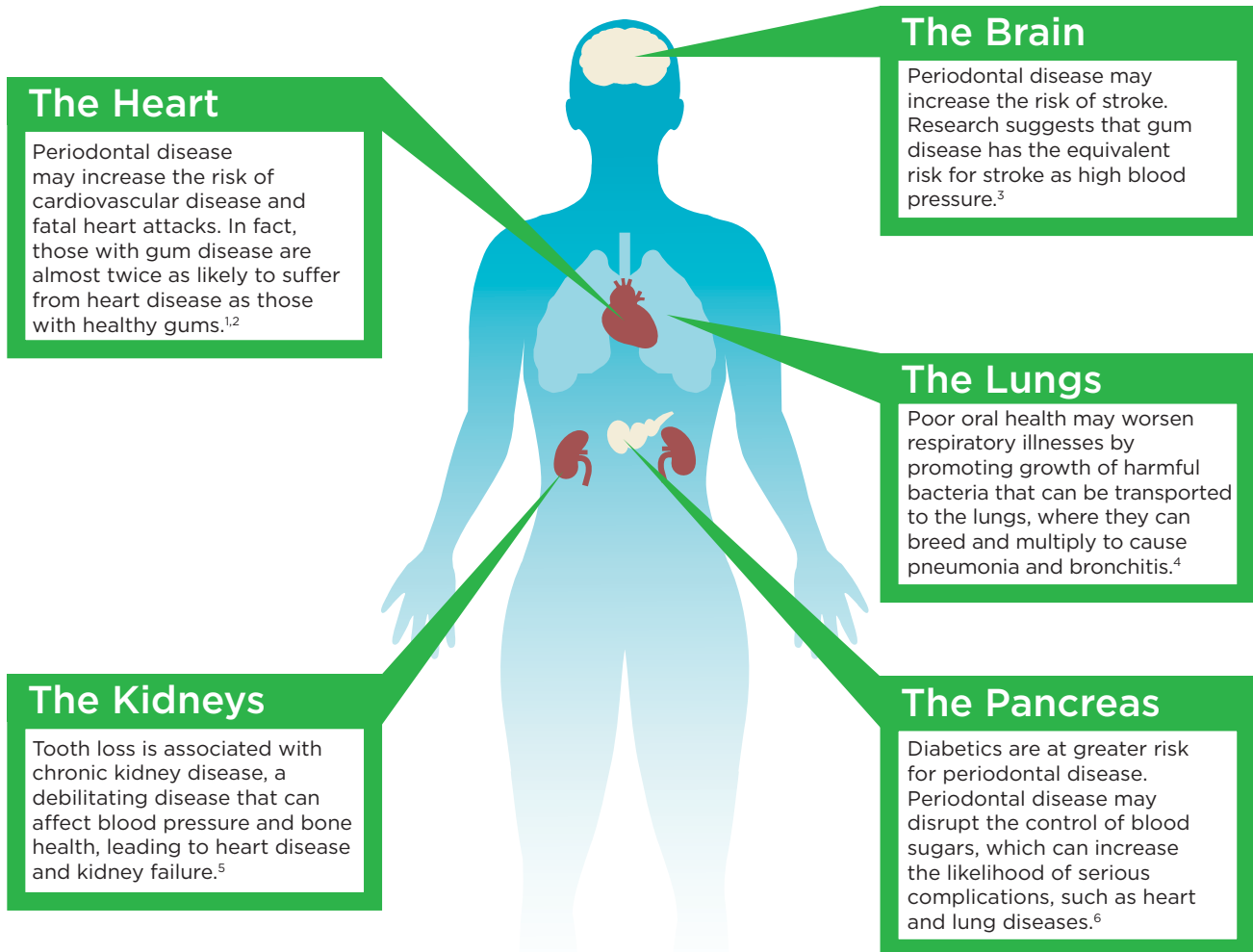


Northeast Delta Dental's industry-leading **Health *through* Oral Wellness®** program — included with all plans for no additional premium.

Because better oral health leads to better overall health...
and a happier, more productive workforce.

Oral health affects overall health.

Health *through* Oral Wellness[®] supports good oral health.



For Women

Mothers-to-be are more likely to have a preterm birth when they have periodontal disease than those that have healthy gums.⁷

Women who have periodontal disease also have a higher incidence of breast cancer.⁸



Fast Facts

Tooth decay is the most prevalent chronic disease in both children and adults, even though it is largely preventable.⁹

Periodontal disease is the most common cause of tooth loss among adults.¹⁰

47.2% of adults aged 30 years and older and 70.1% of adults 65 years and older have some form of periodontal disease.¹¹

Sources:

1. www.cardiosmart.org/News-and-Events/2016/01/Gum-Disease-Linked-to-Increased-Risk-for-Heart-Attack.
2. www.perio.org/consumer/gum-disease-and-heart-disease.
3. www.medicalnewstoday.com/releases/221159.
4. www.perio.org/consumer/other-systemic-diseases.

5. www.perio.org/consumer/kidney-disease.
6. www.perio.org/consumer/diabetes.htm.
7. www.perio.org/consumer/AAP_EFP_Pregnancy.
8. www.ncbi.nlm.nih.gov/pubmed/20960226.
9. www.nidcr.nih.gov/research/data-statistics/dental-carries.

10. www.nidcr.nih.gov/research/data-statistics/periodontal-disease.
11. www.cdc.gov/oralhealth/conditions/periodontal-disease.html.

Northeast Delta Dental's Health *through* Oral Wellness® ...

Making the best dental coverage around *even better!*

Because providing your employees with the preventive dental benefits they need can help improve their health and help you manage healthcare costs!

Science continues to show the association of many chronic and serious medical conditions to a person's oral health. Signs and symptoms of more than 120 diseases — including diabetes and heart disease — appear in the mouth¹.

- **Periodontal Disease** can lead to the breakdown of bone that supports the teeth, as well as have a negative impact on both diabetes and cardiovascular disease.
- **Tooth Decay and Cavities** not only lead to painful toothaches, but also to bacterial infections and tooth loss.
- **Oral Cancer** often goes unnoticed by a patient and can lead to serious medical complications and even death.

“ Americans lose more than 164,000 hours of work every year due to dental disease². ”

Providing your employees and their families with the proper preventive dental benefits — based on their individual dental health needs — is very important. Early detection and treatment of these conditions typically make them easier and less costly to manage...and before they become problems that require time away from work!

This is where our **Health *through* Oral Wellness®** program comes in!

- Offers additional preventive benefits — at no extra premium — to those who need them.
- Intercepts disease by focusing on prevention.
- Works regardless of who your group's medical carrier is, thereby leaving the dental benefits to the most experienced dental benefit provider.
- Is easy to administer with Northeast Delta Dental taking care of all processing and administration — hassle-free and at no charge to you!
- Comes with insightful reporting into the oral health of your population.
- Does not take the enhanced benefits away when a person's oral health improves; we want the person to maintain that improved oral health for life!
- Helps educate your employees about the importance of oral health and what they need to do to improve or maintain their health.
- Provides reports and scores that help motivate employees to stay compliant with dentist recommendations and their dental visits.

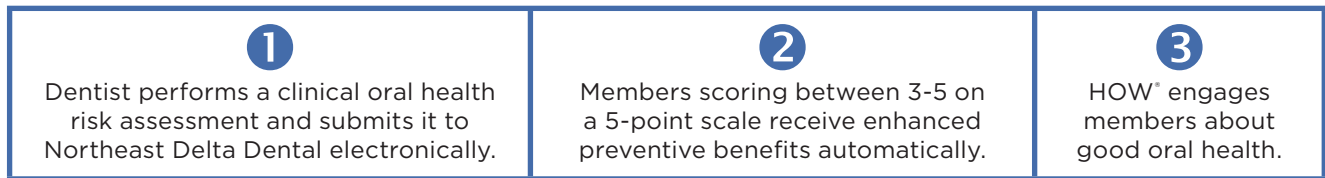
¹ Steven L. Bricker, Robert P. Langlais, and Craig S. Miller, *Oral Diagnosis, Oral Medicine and Treatment Planning* (Philadelphia: Lea & Febiger, 1994).

² www.ncbi.nlm.nih.gov/pmc/articles/PMC5772383, Hours Lost to Planned and Unplanned Dental Visits Among US Adults Uma Keletar and Shillpa Naavaal.

Extra benefits—at no extra charge—for those who need them.

All of Northeast Delta Dental's group plans include our industry-leading Health *through* Oral Wellness® (HOW®) program for no additional premium. Recognizing that "one size does not fit all" when it comes to dental plans, HOW® provides additional preventive benefits to members who are at risk for oral disease, thereby helping them achieve better oral and overall health.

At-risk members are identified through the use of a clinical risk assessment tool that we have provided to dentists at no charge. Eligible members who receive a score of 3 to 5 on a 5-point scale automatically receive additional preventive benefits based on their oral health condition. HOW® is simple and free, and it works like this:



Summary of Enhanced 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 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 Nutritional Counseling or Tobacco Cessation Counseling or Oral Hygiene Instruction Full Mouth Debridement Periodontal Maintenance	Up to 4 per 12 months ³ Once per 12 months ⁴ Once per 12 months ⁴ Once per 12 months ⁴ Once in a lifetime ³ Up to 4 per 12 months ³

Members can register for HOW® at www.HealthThroughOralWellness.com to receive information about the oral health topics of their choosing. Enhanced benefits are subject to change and are subject to standard policy provisions, including, but not limited to, coinsurance percentages, copayments, and plan maximums. Procedures limited in frequency during a 12-month period may be measured based on a calendar year or on a rolling 12-month period depending on the group policy. As with all benefits, eligibility confirmation should be obtained via Northeast Delta Dental's Benefit Lookup site at www.nedelta.com or from customer service at 1-800-832-5700.

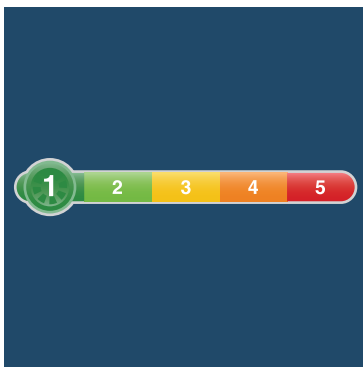
¹ Either one nutritional counseling or one oral hygiene instruction is covered in a 12-month period.
² Sealants are a covered benefit based on caries risk assessment for unrestored permanent premolars, and molars—one sealant per tooth every 3 years.
³ Combination of prophylaxis, periodontal maintenance, or full mouth debridement (once in a lifetime benefit) not to exceed 4 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.

Engaging employees is important to the success of your HOW[®] program.

Northeast Delta Dental's industry-leading Health *through* Oral Wellness[®] program is based on the concept of patient-centered oral health. While employee (and dependent) participation in the program is 100% voluntary, the more involvement on the part of your population, the greater returns your organization may realize in terms of impact on productivity and oral and overall health.

To help you with generating engagement, Northeast Delta Dental will provide you with a kit of electronic versions of HOW[®] materials designed for emailing or posting to your intranet to introduce HOW[®] to your employees and to encourage them to stay on the path to better oral and overall health.

Engagement starts at www.HealthThroughOralWellness.com:



Encourage employees to "Know Their Score".

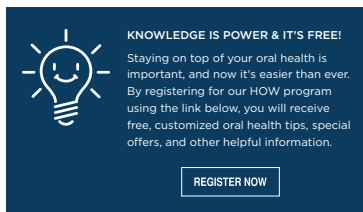
Chances are your employees know their blood pressure, they know their cholesterol level, and they may even know their body mass index – but they probably don't know their "oral health score"!

A good way to get your employees invested in their own oral health is to invite them to take the HOW[®] LifeSmile Score Assessment found on the HOW[®] website.

Tip: Encourage employees to take these scores to their dentist and ask for the clinical version of the assessment.



Encourage employees to watch the video that explains the program and its benefits.



Encourage employees to register for HOW[®] on the website.

By registering for the HOW[®] program using the link, they will receive free oral health tips and other helpful information – customized to their interests. This is one way that Northeast Delta Dental is helping to engage your members in their oral health!

Posters, messaging ideas, and handouts are valuable at benefit and wellness events and lunchroom bulletin boards, and in Human Resource areas. Some examples of the materials that will help you promote the HOW[®] program to your employees are:



For electronic versions of the materials, please visit <https://HealthThroughOralWellness.com/employers>.



Frequently Asked Questions

What data is collected, and how is it used?

Northeast Delta Dental collects and securely stores your employees' oral health risk assessment data and other personal information to improve our ability to help us communicate with them about oral health. We also use the data to help us improve the benefits we provide to help dentists deliver the appropriate needed preventive care. The information that the employee shares with us allows us to communicate confidentially with them based on their individual oral health status and personal preferences. Oral health risk assessment scores submitted by their dentist may authorize enhanced benefits for members at greater risk for oral diseases like tooth decay and gum disease. Northeast Delta Dental may use de-identified data to generate reports, analyses, or educational materials as needed to improve plan designs, wellness offerings, and educational materials.

Who can see the risk scores and other information?

An individual's oral health risk scores are never shared with you as the employer. The data is securely stored in a HIPAA-compliant data hub located behind Northeast Delta Dental's firewall. Access to information stored in the data hub is authorized only for the purpose of improving dental plan designs, wellness offerings, and educational materials, to provide members with the oral health information and resources they request, and to authorize enhanced benefits based on the individual's risk for oral disease. As with claims data, information in the data hub can be used to generate trend analyses, reports, and educational materials. Data used for these purposes will always be de-identified. Persons who are granted access to see individual oral health data may do so only for the purposes of assisting members in getting information or services needed to maintain or improve their oral health.

If an employee is already receiving enhanced preventive benefits, will this change with HOW®?

If a member has already had a clinical oral health risk assessment performed by their dentist and are eligible for enhanced benefits, their eligibility for these benefits will not change. However, new registrants who have not had a clinical oral health risk assessment performed in the dental office should ask their dentist to complete the clinical risk assessment to determine their need for enhanced benefits based on risk.

How will a member know if they are eligible for additional benefits based on their oral health status?

When the dentist completes the clinical risk assessment, the dental office can print a report that shows the oral health scores. Based on an individual's needs, the dentist will determine the best preventive care treatment plan for that individual. The dental office will be able to tell the member if, based on their risk scores, they are eligible for enhanced benefits, and which enhanced benefits will be covered. Additionally, a member can go to Benefit Lookup at www.nedelta.com/Patients to see benefits for which they qualify.

If a member is eligible for enhanced benefits based on their oral health scores, do they lose those benefits if they get healthier?

No. Once a person is determined to be at greater risk for tooth decay or gum disease, they will always have access to enhanced benefits as long as your group continues to be covered under a plan that includes the HOW® program.

Are there any additional costs for the HOW® program?

While there is no charge for participating in the HOW® program, the enhanced benefits are subject to standard policy provisions, including, but not limited to, coinsurance percentages, copayments, and plan maximums.

Can an employee's family members register for the HOW® program?

Once an employee has registered for HOW®, they may register their children under the age of 18. They may send the link to family members over the age of 18 to allow them to register.

Can family members complete the LifeSmile Oral Health Assessment?

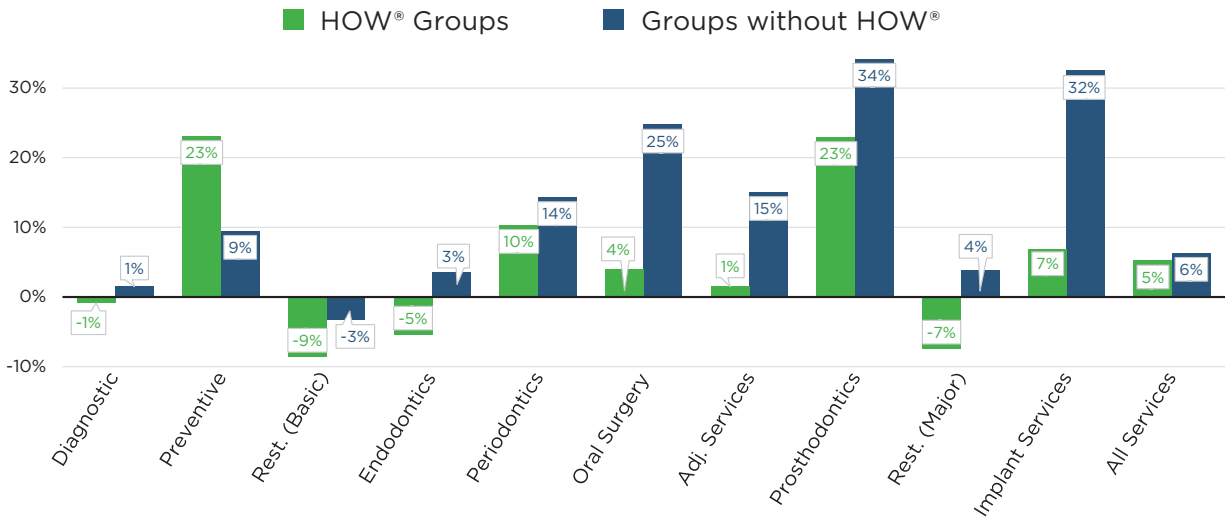
Yes, adult family members or children age 18 or over can take the personal oral health risk assessment on their own by going to the *Know Your Score* link on the HealthThroughOralWellness.com website. The subscriber should complete the oral health risk assessment for younger children.



The Results Show That an Ounce of Prevention Works!

The data shows that in the four years since the introduction of Health *through* Oral Wellness® groups implementing HOW® experienced a 7% reduction in major restorative costs per life, whereas those groups not offering the program have seen a 4% increase in this same category.

Change in Cost per Life by Procedure Category, 2019 compared to 2015*



“With the HOW® program, we see claims for groups shift to the softer benefits such as cleanings and fluorides, and corresponding reductions in crowns and root canals. This lowers patient out-of-pocket on coinsurance and deductibles, and indicates improving oral health over the long run.”

Courtney Morin, FSA, MAAA
Vice President, Actuarial & Underwriting

Better oral health leads to better overall health... and a happier, more productive workforce.



www.HealthThroughOralWellness.com

*HOW® added 2015, data includes continuously enrolled groups only with an average of 25,000 lives per cohort; experience rated groups; ortho and retiree-only groups excluded.