

New England
Dental
Administrators
*welcomes
new groups*

New York Dialysis,
New York City, NY

Land Air Express,
Williston, VT

We retain
95%
of our
Business
on
Renewal

why Self-Fund Dental?

Facts

- **The average person utilizes between \$300 and \$350 of dental benefits a year.**
- **Only 2% of covered individuals will actually reach their annual maximum in any given year.**
- **Dental claims are predictable.**

Costs are controlled by plan design, including annual maximums that typically are between \$1,000 and \$1,500 per year. Why pay up front for benefits that may not be used in that year?

There are definite advantages to self-funding a dental program with New England Dental Administrators. Here are a few:

- Freedom to design the plan you want, no matter how small the company
- Substantial cash flow advantage with no pre-fund requirements for weekly claims payments
- No additional risk or margin (profit) built into the administrative cost, keeping the administrative costs lean
- No state premium taxes to be paid
- The employer maintains control over the reserves
- Claims are paid as incurred, not prepaid with premiums
- Plans can be written with or without a one-time claim deposit
- Smaller companies are not stuck in a pool paying every small company's claims—they only pay for their own claims

Let us do a quote for you to consider if self-funding is right for your client.



news from
Craig Goldsmith,
Sales Manager

2005 is off to a great start as New England Dental Administrators expands its Northeast presence. Besides being a leading

dental TPA in Massachusetts, New England Dental Administrators is now registered as a TPA in Connecticut, New York, Maine, New Hampshire, and Vermont. This expansion has led to our first sales outside Massachusetts.

New York Dialysis, a company of 400 employees headquartered in New York City, selected us to administer its dental program on a non-network basis. The combination of pure freedom of choice and a very aggressive administrative fee made their decision to choose New England Dental Administrators an easy one.

We also wrote our first group in Vermont. Land Air Express, a company of 350 employees, also selected us for many of the same reasons New York Dialysis did—a non-network, hassle free dental program, priced right, and with great service.

Isn't it time you consider New England Dental Administrators for some of your clients? You can have hassle free, guaranteed service and potential, realistic, savings ranging between 20% and 40%. Your clients have the plan they want, not the plan they are told they can have. These are all great reasons to consider us now.

For groups ranging in size from 30 to 30,000 employees, New England Dental Administrators can be the answer you are looking for.

Please call **508-752-0119** or e-mail at cgoldsmith@nedallc.com.



New England Dental Administrators is now registered as a TPA in:

- Connecticut
- Maine
- Massachusetts
- New Hampshire
- New York
- Vermont

Have a client in a state where we are not yet registered? Please call Craig Goldsmith to discuss your options.

Access to nationwide dentists through **CONNECTION Dental**

New England Dental Administrators introduces its partnership with CONNECTION Dental. The CONNECTION Dental network provides widespread availability and excellent access to dentists in precisely those areas you need most. Their nationwide coverage includes 37,581 participating dentists — 30,396 general dentists, and 7,185 specialists in 50 states.

For more information, call Craig Goldsmith at **508-752-0119**.

Announcing our new *print advertising Campaign*



New England Dental Administrators continues to build brand awareness. See our new testimonial ads in the *Boston Business Journal, Business West, and Life & Health Advisor.*

www.nedallic.com

new england DENTAL
ADMINISTRATORS, LLC®



PO Box 2006
Concord, NH 03302-2006
1-877-603-8068/Corporate
1-800-253-1358/Customer Service

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