

What Producers are Saying...

“Care-free administration and 12-17% savings versus fully-insured alternatives? Yes, I’d say my clients are pretty satisfied with Craig and New England Dental Administrators.”

*Joseph Lawler, CEBS
The Gaudreau Group
Wilbraham, MA*



news from
Craig Goldsmith,
Sales Manager

Perhaps you missed the opportunity to read our Spring 2005 Producer Newsletter! The newsletter offered an in-depth analysis about self-funding dental programs and detailed how companies both small and large may benefit. It generated more buzz (calls and e-mails to me) than any other previous newsletter or article. I believe it opened some eyes to the surprising benefits of self-funding a dental program, and for smaller companies not thought to qualify for self-funding.

It makes sense to revisit this topic. I look forward to hearing from you and having the opportunity to address your thoughts or questions.

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

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 prefund 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.

Visit our Web Site

If you are interested in browsing the New England Dental Administrators library of past newsletters, please visit the Web site at www.nedallc.com. Click on Brokers, then NEDA News. While you are there, take a few minutes to navigate the rest of the Web site. We think you will find the content informative.

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we're offering you a great dental plan.

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Find a Participating Dentist

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 at 508-752-0119 to discuss your options.***



Yankee Dental Congress 31

New England Dental Administrators will be attending Yankee Dental Congress 31 on January 26-28, 2006 in Boston.

www.nedallc.com

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