new england DENTAL NEUS ADMINISTRATORS, LLC® NEUS

SPRING 2007

A CURRENT EVENTS NEWSLETTER FOR PRODUCERS AND CONSULTANTS



There is great news from New England Dental Administrators. Any of your clients with dental coverage through New England Dental Administrators will now have access to a significant vision discount program provided by EveMed Vision Care.

EyeMed Vision Care, one of the nation's largest vision care companies, is offering this value added discount program at absolutely no cost to New England Dental Administrators' subscribers and their dependents. Your clients' employees can receive significant savings on purchases of complete pairs of glasses and other vision related items.

EyeMed Vision Care's network has over 40,000 providers nationwide at 19,000 locations, including optometrists, ophthalmologists, opticians and the nation's leading retailers:

- LensCrafters
- Pearle Vision
- Target Optical
 Sears Optical
- ...and many private practitioners

New England Dental Administrators is pleased to be able to offer your clients this value added program, and we appreciate your continued confidence in our company.







Vision Discount Program

This vision discount program is available free to all New England Dental (NEDA) subscribers and their dependents.

Great Savings— Up to 35% off eyewear

Choose from any available frame including quality name-brand products such as Brooks Brothers®, Ann Klein®, Vogue® and more at provider locations.

With EyeMed Vision Care, New England Dental subscribers and their dependents have access to over 40,000 vision care providers nationwide at 19,000 locations including optometrists, ophthalmologists, opticians, and the nation's leading optical exteriors.

LENSCRAFTERS

PEARLE VISION







It's easy! To request your discount, simply present your New England Dental ID Card or this flyer when you arrive at the provider office or location. Your EyeMed provider will take care of the rest!

To learn more about the EyeMed Vision Care Discount Plan, please visit our Web site at www.nedallc.com.



VISION WELLNESS

Regular eye examinations play a crucial role in ensuring healthy vision and overall health.

An eye examination can not only detect vision problems, but also can detect the early stages of serious health problems such as diabetes and hypertension. One in four children has an undetected vision problem that can interfere with learning, according to the Vision Council of America. Undetected eye diseases can lead to worsening eyesight and in some cases irreversible vision loss.



Group Number: 9236746

Group Name: New England Dental (NEDA)

Member Name:

To locate the nearest EyeMed provider, visit our Web site at www.nedallc.com or call 1-866-246-9041 For additional copies of this flyer, visit our Web site at www.nedallc.com

See Other Side for the Program Description.



news from Craig Goldsmith, Sales Manager

How many times have you been in this situation?

You have just received a dental renewal for your client and during your review you start scratching your head. The numbers just don't seem to make sense:

- The claims are somewhat less than what were projected 12 months ago
- The eligibility remained constant
- No changes were made to the plan design
- You were expecting a rate hold or a slight decrease

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Instead:

- The "indicated" rate increase is nearly 16%
- The "actual" rate increase is only 12%
- You were hoping for a break because the medical increase is 13% for the fifth year running
- The fully insured dental pool has let you down again

Is there a solution?

Yes, when your dental clients self-fund with New England Dental Administrators, the leader in self-funded dental programs.

Why self-fund dental with New England Dental Administrators?

- Small companies are not stuck in a pool paying all other companies' claims—they are only responsible for their own claims
- No additional risk or margin (profit) is built into the administrative cost, keeping it lean
- No state premium taxes
- Claims are paid as they are incurred, not prepaid with premium
- The freedom to design the plan you want, regardless of the company size

More importantly, next year, when you are once again reviewing your renewals, the calculations will be clear and make sense because it will be based upon your client's experience, not some mega pool. An indicated decrease will be just that and the money that was not spent on claims remained in your client's pocket.

Now, that's something to smile about.

For groups ranging in size from 30 to 30,000 or more, New England Dental Administrators delivers. Please give me, Craig Goldsmith, a call @ 508-752-0119 or e-mail **cgoldsmith@nedallc.com** to discuss your current dental renewals.



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