

## It is Time to Update Your Files on New England Dental Administrators

New England Dental Administrators has been helping companies of all sizes save money by self-funding their dental plans for over ten years. When our competition thought that self-funding companies with fewer than 500 employees was a laughing matter and wouldn't even consider the option, we didn't laugh. We worked with employers of all sizes that understood dental claims were predictable and for that reason believed that self-funding made sense.

So next time the renewals you're preparing just don't make sense, and:

- Actual claims are lower than last year's projection
- The eligibility is stable
- No changes were made to the plan of benefits

### But

- The "indicated" rate increase is 14 percent
- The "actual" increase is only 10 percent
- You were expecting a rate hold or something small
- The medical increase is a whopping double digit

Remember, there is a choice. Self-fund the dental plan with New England Dental Administrators. You may just save your client an unnecessary rate increase. Now, that's something to smile about.

For employers of any size, New England Dental Administrators delivers.

For more information, please give me, Craig Goldsmith, a call at 508-752-0119 or e-mail [cgoldsmith@nedallc.com](mailto:cgoldsmith@nedallc.com) to discuss your current dental needs.



*news* from  
Craig Goldsmith,  
Sales Manager

## Connection Dental

A nationally-accredited network of dental providers.

New England Dental Administrators introduced its partnership with Connection Dental in late 2004 and just recently extended the partnership. The Connection Dental network provides widespread availability and excellent access to dentist networks in those areas most important to you.

Since 2004, the number of providers has expanded and currently, outside of Massachusetts, includes 43,000 general dentists and 11,764 specialists. This nicely complements our Massachusetts network of over 1,500 dentists.

Self-funding with New England Dental Administrators and its national network makes economic sense.



### Remind your clients about the Vision Discount Program

All New England Dental subscribers and their families have access to a significant vision discount program. Now is a great time to remind them of this program, especially if they still have flexible benefit dollars to use before the end of the year.

# Announcing a New Carryover Benefit Feature



Responding to feedback from our customers, New England Dental Administrators introduced an option to add a new feature to their dental program that can extend the value of employees' annual benefit dollars in future years when they may need them for more costly procedures.

Effective on their renewal, your clients may add this carryover feature to their program as long as their annual maximum is based on a calendar year,

and their benefit structure contains Major (Coverage C) services. To qualify, members need simply to receive at least an oral exam or a cleaning once a year and their paid claims total must not exceed an established threshold for the year. Because there will be an initial qualifying period, their claims experience will not be impacted in the benefit year; the increase in claims cost in subsequent years is projected to be minimal.

For more information, please contact Craig Goldsmith at 508-752-0119, or Melanie Huntington at 877-603-8068.

[www.nedallc.com](http://www.nedallc.com)

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