



2020

Northeast Delta Dental Annual Report



Supporting our stakeholders and communities
during the most challenging times

Our vision

To be a world-class benefits company that is community focused.

Our mission

To advance the oral health and overall wellness of our customers and the general public by providing innovative benefits and professional partnerships through diversified strategic business and philanthropic initiatives.

Our values

We believe that effective **COMMUNICATION** is essential for our continued success as a great place to work and a stellar place to do business for all customers, service providers, and employees.

We believe that **TEAMWORK** is key to working effectively toward our mission, being committed to giving 100%, and to working collaboratively with shared responsibility and accountability.

We believe that **QUALITY** is a core value that enables us to strive continually toward reaching our mission and goals, and to achieving excellence in all that we do, resulting in our consistent feeling of pride in our work at Northeast Delta Dental.

We believe that **INTEGRITY** is a crucial value that enables us to be respectfully honest and responsive to internal and external customers.

On our cover

Best Company to Work For photo featured in *Business NH Magazine* and throughout our Annual Report.



Top row left to right:

Ricardo Andino, Cyber Security Analyst

Sarah M. Thayer
Customer Service Representative

Alexander Berube, Business Analyst

Middle row:

Matthew Girouard
Software Quality Assurance Engineer

Karen Metz, New Hampshire Sales Executive

Heidi Davis
Team Leader & Senior Business Analyst

Bottom row:

Ewa Hill
Software Quality Assurance Engineer

Sue Allen
Software Quality Assurance Engineer

Matthew Wilcox
Technical Lead, IS Operations

Senior Management

Erica Bodwell, Esquire
Vice President & General Counsel

Francis R. Boucher
Senior Vice President, Finance

Michael D. Bourbeau
Vice President,
Information Systems

Sara M. Brehm
Director, Board Relations
& Executive Team

Michel E. Couret, DDS
Chief Dental Officer

Joseph V. Errante, DDS
Vice President, Provider Network
& Clinical Strategies

Jodie Hittle
Vice President, Sales & Marketing

William H. Lambrukos
Senior Vice President, Operations

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

Benantonio Forgione, GBDS, REBC®
Subsidiary COO

Thomas Raffio, FLMI
President & CEO

Linda J. Roche
Director, Account Services
& Strategic Projects

Connie M. Roy-Czyzowski
SPHR, SHRM-SCP, CCP
Vice President, Human Resources

Eugene Shimelfarb
Subsidiary CEO



Message from Tom Raffio

In 2020 our abilities to be flexible and innovative were tested and did not fail us. Faced with unprecedented challenges as the COVID-19 pandemic swept across the country and hit our local communities, we took swift action to create a safe working environment and provide support to our valued employees, dentists, subscribers, group customers, and producers.

As masks and physically distancing became the norm, we pivoted to perform the same processes for the same purposes, even if it meant using different methods. We shifted the majority of our employees to work from home and used technology to perform tasks virtually and remotely. Our commitment was to maintain business as usual in these most unusual times—to process and pay claims, enroll subscribers, and provide the personal service our stakeholders expect and deserve—while keeping everyone safe.

We also listened to and learned from our stakeholders how we could best help them through this public health crisis. One way was to expand our communication channels to include a COVID-19 microsite. This dedicated area on our website provided regular updates, helpful tips for continuing services through the pandemic, and contact information for our stakeholders to reach out directly to our team and me if they had questions or concerns.

To further support our employees and stakeholders through this challenging time, we implemented a comprehensive relief plan. All employees immediately

received 10 days of emergency time off to attend to their individual and family health needs. With board support and leadership, we also assembled a comprehensive financial relief plan totaling \$27 million to support our participating dentists, employers, producers, and local community organizations.

During this challenging time, Northeast Delta Dental also continued our vital work supporting the needs of the underserved and furthering our goals toward diversity and inclusion. Our employees volunteered 4,332 hours with community organizations virtually in 2020, and our Foundation invested more than \$400,000 to community oral health programs in need. Significantly, we developed a strategic initiative to further embed equity, inclusion, and diversity into everything we do.

The following pages offer snapshots of our coordinated effort to navigate an extraordinary year. But I want to be clear: we could not have done this alone. We owe a debt of gratitude to all our stakeholders who worked in concert to meet this challenge and move beyond it. To all of you, I say thank you for making this journey possible.

President & CEO



Keeping employees safe and productive



The leaders of Northeast Delta Dental offer their own employees the opportunity to learn about the best ways to promote the optimal development of the young children in their lives whom they cherish.”

—Jackie Cowell
Executive Director
Early Learning NH

Employees are our most valuable resource. Protecting their health and safety during the COVID-19 pandemic has been paramount. On March 13, when it became clear we were in the midst of a serious biological event, we set up the majority of our employees to work from home.

Employees working remotely were provided with furniture, technology, and equipment as needed to make their home work environment as productive and efficient as possible. For those employees who had to be in our offices, we increased the space between their work stations and canceled in-person meetings. We also provided everyone with training in WebEx for video conferencing.

We believe these measures were essential to reduce the risk of infection and transmission of COVID-19 among our workforce while continuing to meet the needs of the patients, dentists, producers, customers, and communities we serve throughout Maine, New Hampshire, and Vermont. We also recognized that some employees could already be facing illness personally or among their family members, so we provided all employees with 10 days of emergency relief time off to care for themselves or others in the family.

Best Companies Hall of Fame

Companies named by *Business NH Magazine* as a Best Company to Work For in four out of five years are inducted into the Hall of Fame. In 2020, Northeast Delta Dental earned that honor.



To further support our employees through this challenging time, we provided ongoing training classes for professional development and we created special sections in our employee newsletter where employees could share personal experiences during the pandemic, such as books they were reading, interesting podcasts, or favorite movies and TV shows.

Additionally, employees received encouraging emails every morning from our President & CEO, Tom Raffio, accompanied by his granddaughter, Havanna, on page 1. We also held monthly virtual all-colleagues meetings during which employees were recognized for their accomplishments. In lieu of our holiday party, each employee received a gift card, and gift cards were also given to everyone because we were unable to hold our annual Employee Appreciation Event.

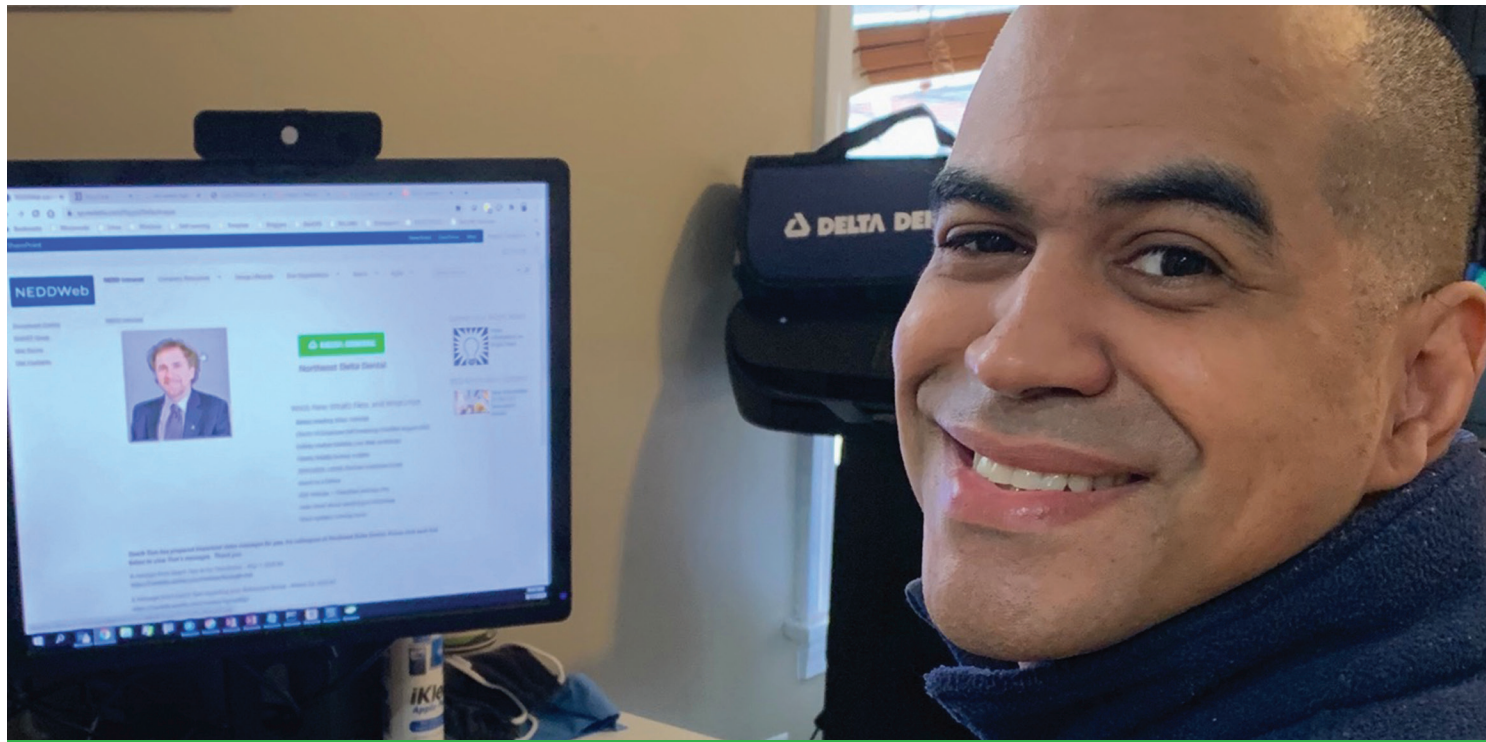
Everyone at Northeast Delta Dental has worked diligently to provide our colleagues with a healthy, productive, and safe working environment. We now look forward with the hope of soon emerging from this pandemic to continue our work together in person.



1,227

Hours spent by employees delivering masks and gowns, or PPE, personal protective equipment.

◀ PPE packed and ready for delivery.



Relieving stress for employers and individuals



Northeast Delta Dental is an outstanding corporate citizen. Their commitment to excellence is illustrated through programs designed to help members maintain optimal oral health.”

—Timothy G. Sink, CCE
President, Greater Concord Chamber of Commerce

The COVID-19 pandemic naturally brought uncertainty to our many valued group clients and members. What if I need to see a dentist during this time? Will my claims still be paid? What will happen if I get furloughed from my job?

To answer these questions, Northeast Delta Dental instituted several initiatives to help relieve employers, their people, and our individual members from worry. We provided direct communications and links to important information such as tips for maintaining good oral health at home during the pandemic and answers to COVID-19 frequently asked questions.

Importantly, we reassured our members that if they need to see a dentist—even when most visits were limited to emergencies—that their claims would be processed. While most of our employees worked from home, we remained open for business. Despite a visit to the dentist looking and feeling different due to the precautions needed to keep patients safe, our systems for processing group and individual claims and paying dentists remained largely unchanged.

\$18.8 million

Returned and reduced premiums.

New Hampshire dentists Bruce Cronhardt, DMD and Sarah Katz, DMD receive a personal delivery of much needed PPE. ▶



We worked closely with dentists and employers across Maine, New Hampshire, and Vermont to afford them greater flexibility in providing care and maintaining coverage throughout the pandemic. One’s oral health is much too important to allow any lapses in care. With that in mind, Northeast Delta Dental approved financial relief of \$18.8 million in returned and reduced premiums for individual and group members.

We understand and appreciate that, like us, employers have done all they can to keep their employees safe and their businesses running during the pandemic. Although there was disruption and uncertainty in our daily lives, we brought all our resources to bear so that worrying about your Northeast Delta Dental coverage was not an added stress.

1,564,623

Claims processed in 2020.

\$10

PPE reimbursement per visit (May, June, July).



Supporting our valued providers and producers



Northeast Delta Dental has made an extraordinary investment in mitigating the devastating effects of COVID-19 and its economic consequences in Northern New England.”

— Dr. Sylvio L. Dupuis, O.D.

We cannot thank our providers and producers/brokers enough for the work they did throughout the pandemic to continue providing citizens with the care and services needed to maintain their oral health. We also recognize that this effort was filled with daunting challenges to keep offices open and safe, and to overcome the financial strain associated with the lock down.

In response, Northeast Delta Dental approved a relief package for all currently participating network dentists and oral surgeons equating to approximately one percent of the 2019 claim payments for each office. This totaled \$4.3 million in direct financial relief. We also adjusted claims from our PPO providers between mid-February and March 17, 2020 to Premier rates, with the amount of the difference between PPO and Premier rates calculated and paid as a second form of relief. Additionally, volunteer dentists spent 251 hours delivering free KN95 masks and other personal protective equipment (PPE) valued at \$2.7 million to ensure dental offices were ready to open safely when allowed. And thankfully that day did come in May.

\$7 million

In financial relief was given to oral health care providers. In addition, KN95 masks were given away to network dentists and oral surgeons. In many cases, these were hand-delivered by board members, employees, and volunteer dentists.

LeaAnne Haney, RDH, Northeast Delta Dental Oral Health & Wellness Solutions Specialist, delivers gowns to New Hampshire dentists Shannon Arndt, DDS and Ray Orzechowski, DMD.



Northeast Delta Dental also understands the hardship our producers—brokers and benefits consultants—had to endure during the pandemic. To support these valued professionals, we provided them with over \$700,000 in commission relief. Moreover, to answer their concerns over the ability of our mutual group clients to pay dental premiums during work slow-downs, we paused rate increases for all renewals between July and December.

Throughout this difficult period, Northeast Delta Dental remained open and committed to supporting our providers and producers. This included processing claims, managing eligibility, and enrolling new subscribers. Our Provider Services team remained active, handling PreViser® calls and supporting our Health through Oral Wellness® (HOW®) Specialists. Wherever possible, we worked in concert with our providers and producers to help them continue delivering their services safely and with minimal disruption.



29,572

New and existing group change requests processed.

◀ Karen Metz, New Hampshire Sales Executive, helped to answer concerns over coverage during the pandemic.



Committed to our tri-state communities



The Tooth Tutor program is one of the gems in the crown of the services we provide! Among all the things we do in Head Start, helping children to be healthy and safe is the top priority. Thank you for this incredible, continued support.”

— Paul Behrman, Chair, Vermont Head Start Association, Director, Champlain Valley Head Start

Northeast Delta Dental is proud to insure nearly one million people in our communities across Maine, New Hampshire, and Vermont. When the COVID-19 pandemic struck, we did everything within our power to help our citizens maintain their oral health—safely and with confidence in their insurance coverage.

A big part of this effort was keeping citizens informed and encouraged during the pandemic. We provided regular updates so people knew when it was safe to go to the dentist and what to expect before, during, and after their visit. Our website remained a vital source of information and updates. One of our most important programs has been the SMILES campaign featuring a video and a series of supporting print ads. This campaign sends an important and meaningful message to our communities: that from six feet away, we can still smile at each other and remind ourselves that we are still here for each other.

As a nonprofit, purpose-driven organization, we also understand there is a great underserved population across our tri-state region. Therefore, we invested more than \$500,000 in local nonprofit organizations to continue providing their services to the community despite the pandemic’s social and financial constraints.

\$500,000

Given to nonprofit organizations addressing dental care access, basic needs, and support services.

We also engaged our employees with our communities through support of the New Hampshire Humanities. Humanities at Work presentations, such as Juneteenth Celebration and New Hampshire Cemeteries and Gravestones, were made available for employees to attend to connect them to New Hampshire culture and history. A combined total of more than 275 employees attended these virtual events.

Our Foundation played a crucial part in providing financial resources for all our pandemic relief efforts. It also maintained our tradition of giving, supporting ongoing community organizations and programs with a mission to improve oral health education and access to oral health care throughout Maine, New Hampshire, and Vermont. In 2020, the Northeast Delta Dental Foundation approved 42 requests from area organizations, granting them a total of \$404,214 to support significant oral health programs throughout the tri-state area. In addition, we provided three emergency grants to nonprofit dental clinics to help keep their doors open so they were able to continue to treat patients.

A grant from the Northeast Delta Dental Foundation helped Vermont Head Start to support a state-wide “Tooth Tutors” program, promoting positive oral health practices for more than 900 Head Start and Early Head Start children and their families. This program connects children to dental providers in their community to improve access to preventive oral health care. It also works with the dental community to better meet the needs of program participants, as seen on page 8.

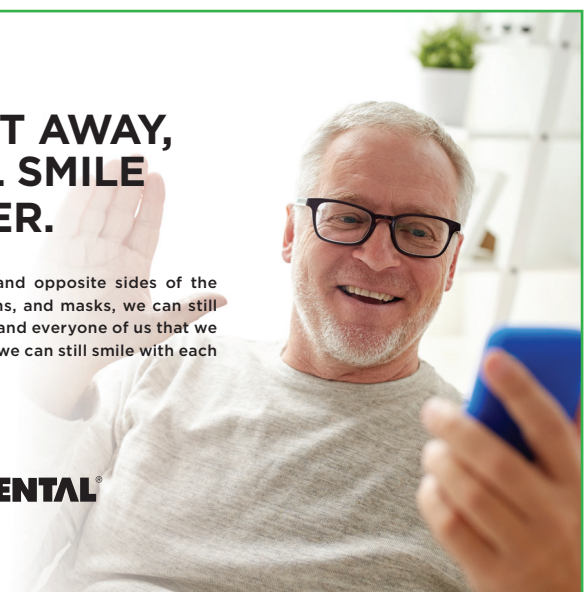
In Maine, we donated more than 50,000 dental kits to the Partnership for Children’s Oral Health, whose mission is ensuring that all Maine children can grow up free from preventable dental disease. Each kit contained a toothbrush, toothpaste, and floss in a bag. In total, the kits were distributed to 124 schools/school districts and 21 food cupboards.

16.1%

Increase in number of Facebook “Likes.”

**FROM SIX FEET AWAY,
WE CAN STILL SMILE
AT EACH OTHER.**

From opposite sides of the street and opposite sides of the country, through fear and frustrations, and masks, we can still smile at each other and remind each and everyone of us that we are still here for each other; because we can still smile with each other and we’re not going anywhere.





Furthering our mission beyond the pandemic



Northeast Delta Dental has been serving communities throughout the tri-state area for 60 years. Central to its mission to advance oral health and overall wellness is its deep commitment to philanthropy.”

— Tricia Soule
Executive Director
New Hampshire Business
Committee for the Arts

In addition to all our pandemic-related initiatives, Northeast Delta Dental continued to provide the community support and education that is so vital to promoting good oral health and overall wellness across Maine, New Hampshire, and Vermont.



A vital part of furthering our mission is marketing and communications. We maintained a strong presence on social media and through our online channels, the Oral Health Update and Smile Coach Monthly, as well as our popular print publications—

the annual *Grin! Magazine* and *Grin! for Kids* activity book.

Another vital initiative that spans all our communities is addressing racial disparity and inequities in delivering health and dental care. While we have worked tirelessly for decades to bring dental care to underserved populations, the Black Lives Matter movement has reinvigorated our mission-sensitive responsibility as a trusted corporate citizen to do even more. To that end, we have developed a strategic initiative to further embed diversity, equity, and inclusion into everything we do as an organization. Our goal is to broaden perspectives among our board and workforce and to continue to put into practice programs and policies that help mitigate inequities.

Maine financials

Maine Dental Service Corporation,
D/B/A Delta Dental Plan of Maine



Don E. Oakes
Chair, Board of Directors
Delta Dental Plan of Maine

Statutory Balance Sheet — December 31, 2020, and 2019

Admitted Assets:	2020	2019
Cash and investments	\$ 67,745,985	\$ 56,612,657
Accounts receivable	3,561,301	3,838,772
Other assets	93,984	71,474
Total admitted assets	\$ 71,401,270	\$ 60,522,903
Liabilities and Surplus:		
Accounts payable and accrued expenses	\$ 1,803,421	\$ 1,022,035
Subscribers' claims payable and related accrued expenses	2,014,270	2,299,600
Unearned revenue and advances	3,943,559	2,761,569
Total liabilities	7,761,250	6,083,204
Surplus	63,640,020	54,439,699
Total liabilities and surplus	\$ 71,401,270	\$ 60,522,903

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Surplus for the Years Ended December 31, 2020, and 2019

Gross Amounts Billed:	2020	2019
Gross billings	\$ 122,906,101	\$ 130,764,617
Net investment revenue/(loss)	1,134,498	(757,882)
Total revenues	124,040,599	130,006,735
Gross Expenses Incurred:		
Professional services	98,747,328	113,442,480
Operating expenses	20,885,955	17,239,121
Total gross expenses incurred	119,633,283	130,681,601
Net income/(loss)	4,407,316	(674,866)
Change in net unrealized gain on investments	3,496,145	4,852,931
Change in statutory non-admitted assets	1,296,860	(1,386,666)
Increase in surplus	9,200,321	2,791,399
Surplus, beginning of year	54,439,699	51,648,300
Surplus, end of year	\$ 63,640,020	\$ 54,439,699

The financial statements of Maine Dental Service Corporation, d/b/a Delta Dental Plan of Maine, as of, and for the years ended, December 31, 2020 and December 31, 2019, were audited by the firm of Baker Newman & Noyes LLC. Complete audited financial statements are available upon request by writing to: Northeast Delta Dental, Marketing Department, One Delta Drive, PO Box 2002, Concord, New Hampshire, 03302-2002.

Board of Directors

Kristine A. Avery, SPHR
HR Officer & Associate VP
Saint Joseph's College, Standish

Jennifer Brunacini, DDS
Bath

Kyra Chadbourne, DDS
Falmouth

David V. Daigler, CPA
President, Maine Community College System
Augusta

Jayne C. Giles
Consultant, Giles Consulting, Belfast

Michael P. Goldberg, DMD
Bangor

Katherine Heer, DMD
Farmington

Bruce G. Nickerson, CPA
EVP & Chief Strategies Officer
Bangor Savings Bank, Bangor

Scott Normandeau
Managing Partner, Kennebunk Cyber Systems
Arundel

Don E. Oakes
President & CEO, Sea Bags, LLC, Portland

Laura F. Oakes, DMD
Biddeford

Katherin O'Grady
Vice President, IT, Unum (retired), Cumberland

Burton L. Rankie, DDS
Naples

Kathy L. Reynolds
Director, Governance Operations
Northern Light Health, Brewer

Jeffrey R. Walawender, DDS
Executive Director
Community Dental, Falmouth

Officers

Don E. Oakes, Chair

Kyra Chadbourne, DDS, Vice Chair

Thomas Raffio, FLMI, President & CEO

Bruce G. Nickerson, CPA, Treasurer

Benjamin E. Marcus, Esq., Clerk
Drummond Woodsum & MacMahon

Francis R. Boucher, Senior Vice President

New Hampshire financials

Delta Dental Plan of New Hampshire, Inc.

David B. Staples, DDS
Chair, Board of Directors
Delta Dental Plan of New Hampshire



Statutory Balance Sheet — December 31, 2020, and 2019

Admitted Assets:	2020	2019
Cash and investments	\$ 66,689,751	\$ 59,980,173
Accounts receivable	4,902,952	6,249,771
Fixed assets, net and other assets	5,090,392	5,135,841
Total admitted assets	\$ 76,683,095	\$ 71,365,785
Liabilities and Surplus:		
Accounts payable and accrued expenses	\$ 5,512,854	\$ 5,853,901
Subscribers' claims payable and related accrued expenses	1,970,927	2,264,300
Unearned revenue and advances	6,916,570	5,749,714
Notes payable	840,000	1,050,000
Total liabilities	15,240,351	14,917,915
Surplus	61,442,744	56,447,870
Total liabilities and surplus	\$ 76,683,095	\$ 71,365,785

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Surplus for the Years Ended December 31, 2020, and 2019

Gross Amounts Billed:	2020	2019
Gross billings	\$ 332,744,478	\$ 381,047,984
Net investment and rental real estate income/(loss)	2,006,439	(859,105)
Total revenues	334,750,917	380,188,879
Gross Expenses Incurred:		
Professional services	286,545,709	339,988,882
Operating expenses	43,199,238	38,992,271
Other expenses	1,197,755	1,274,155
Total gross expenses incurred	330,942,702	380,255,308
Net income/(loss)	3,808,215	(66,429)
Change in net unrealized gain on investments	2,445,948	3,495,029
Change in statutory non-admitted assets	(1,259,289)	(626,739)
Increase in surplus	4,994,874	2,801,861
Surplus, beginning of year	56,447,870	53,646,009
Surplus, end of year	\$ 61,442,744	\$ 56,447,870

Gross amounts billed include claims and expense reimbursements from Delta Dental Plan of Maine and Delta Dental Plan of Vermont. The financial statements of Delta Dental Plan of New Hampshire, Inc., as of, and for the years ended, December 31, 2020 and December 31, 2019, were audited by the firm of Baker Newman & Noyes LLC. Complete audited financial statements are available upon request by writing to: Northeast Delta Dental, Marketing Department, One Delta Drive, PO Box 2002, Concord, New Hampshire, 03302-2002.

Board of Directors

Richard C. Bolduc, DMD
Auburn

Karen M. Carew, CPA, CFE
Partner, Carew & Wells, PLLC, Concord

Joseph Carelli
State President (NH & VT) Regional Head
Portfolio Management, Citizens Bank
Manchester

Tracey L. Claybaugh
VP for Finance & Administration
Plymouth State University, Plymouth

Matthew B. Cookson
CEO & Founder
Cookson Communications, Manchester

Rachel Forbes, DMD
Dover

James E. Larrick
Senior Vice President
Mascoma Bank, Lebanon

Jason Golden
Chief Operating Officer/
Chief Information Security Officer
Mainstay Technologies, Manchester

Keith M. Levesque, DMD
Nashua

Nader Moavenian, DDS, PA
Nashua

Jean-Paul Rabbath, DMD
Tilton

Christiane M. Rothwangl, DDS
Bedford

James St. Jean
Vice President of Data Platform
Zywave, Bedford

Cydney D. Shapleigh
Executive Vice President
Bank of New Hampshire, Laconia

David B. Staples, DDS
Dover

Officers

David B. Staples, DDS, Chair

Richard C. Bolduc, DMD, Vice Chair

Thomas Raffio, FLMI, President & CEO

Francis R. Boucher, Treasurer

Sara M. Brehm, Corporate Secretary

Vermont financials

Delta Dental Plan of Vermont, Inc.

David B. Solomon, DDS
Chair, Board of Trustees
Delta Dental Plan of Vermont



Statutory Balance Sheet — December 31, 2020, and 2019

Admitted Assets:	2020	2019
Cash and investments	\$ 33,429,890	\$ 28,039,259
Accounts receivable	2,295,019	2,622,987
Other assets	171,758	169,120
Total admitted assets	\$ 35,896,667	\$ 30,831,366
Liabilities and Surplus:		
Accounts payable and accrued expenses	\$ 1,331,864	\$ 741,236
Subscribers' claims payable and related accrued expenses	1,080,799	1,160,800
Unearned revenue and advances	2,143,904	1,568,885
Total liabilities	4,556,567	3,470,921
Surplus	31,340,100	27,360,445
Total liabilities and surplus	\$ 35,896,667	\$ 30,831,366

Schedule of Gross Amounts Billed, Gross Expenses Incurred, and Changes In Surplus for the Years Ended December 31, 2020, and 2019

Gross Amounts Billed:	2020	2019
Gross billings	\$ 77,800,212	\$ 86,028,534
Net investment revenue/(loss)	651,207	(988,646)
Total revenues	78,451,419	85,039,888
Gross Expenses Incurred:		
Professional services	63,646,680	75,582,786
Operating expenses	12,003,203	10,594,077
Total gross expenses incurred	75,649,883	86,176,863
Net income/(loss)	2,801,536	(1,136,975)
Change in net unrealized gain on investments	1,175,259	1,345,154
Change in statutory non-admitted assets	2,860	4,723
Increase in surplus	3,979,655	212,902
Surplus, beginning of year	27,360,445	27,147,543
Surplus, end of year	\$ 31,340,100	\$ 27,360,445

The financial statements of Delta Dental Plan of Vermont, Inc., as of, and for the years ended, December 31, 2020 and December 31, 2019, were audited by the firm of Baker Newman & Noyes LLC. Complete audited financial statements are available upon request by writing to: Northeast Delta Dental, Marketing Department, One Delta Drive, PO Box 2002, Concord, New Hampshire, 03302-2002.

Board of Trustees

Elizabeth Carmack, DMD
Arlington

Adam E. Fasoli, DMD
Middlebury

Theron J. Main, DDS
South Burlington

Jennifer Niles, DMD
Essex Junction

Jill Mazza Olson, MPA
Executive Director, VNA's of Vermont
Montpelier

Katherine A. O'Connell, CPA
Founder/Owner, CPA Site Solutions, Inc.
Charlotte

Richard W. Park
Williston

Rachel Rivard, DDS
Rutland

Nancy Rowden-Brock
Consultant, Waterbury Center

David B. Solomon, DDS
Cambridge

Brian Townsend
Agency Director of Digital Services
Vermont Agency of Digital Services
Montpelier

Jason W. Williams
Director of Government & Community Relations
University of Vermont Medical Center
Burlington

Officers

David B. Solomon, DDS, Chair

Theron J. Main, DDS, Vice Chair

Thomas Raffio, FLMI, President & CEO

Katherine A. O'Connell, CPA, Treasurer

Richard W. Park, Secretary

William H. Lambrukos, Senior Vice President

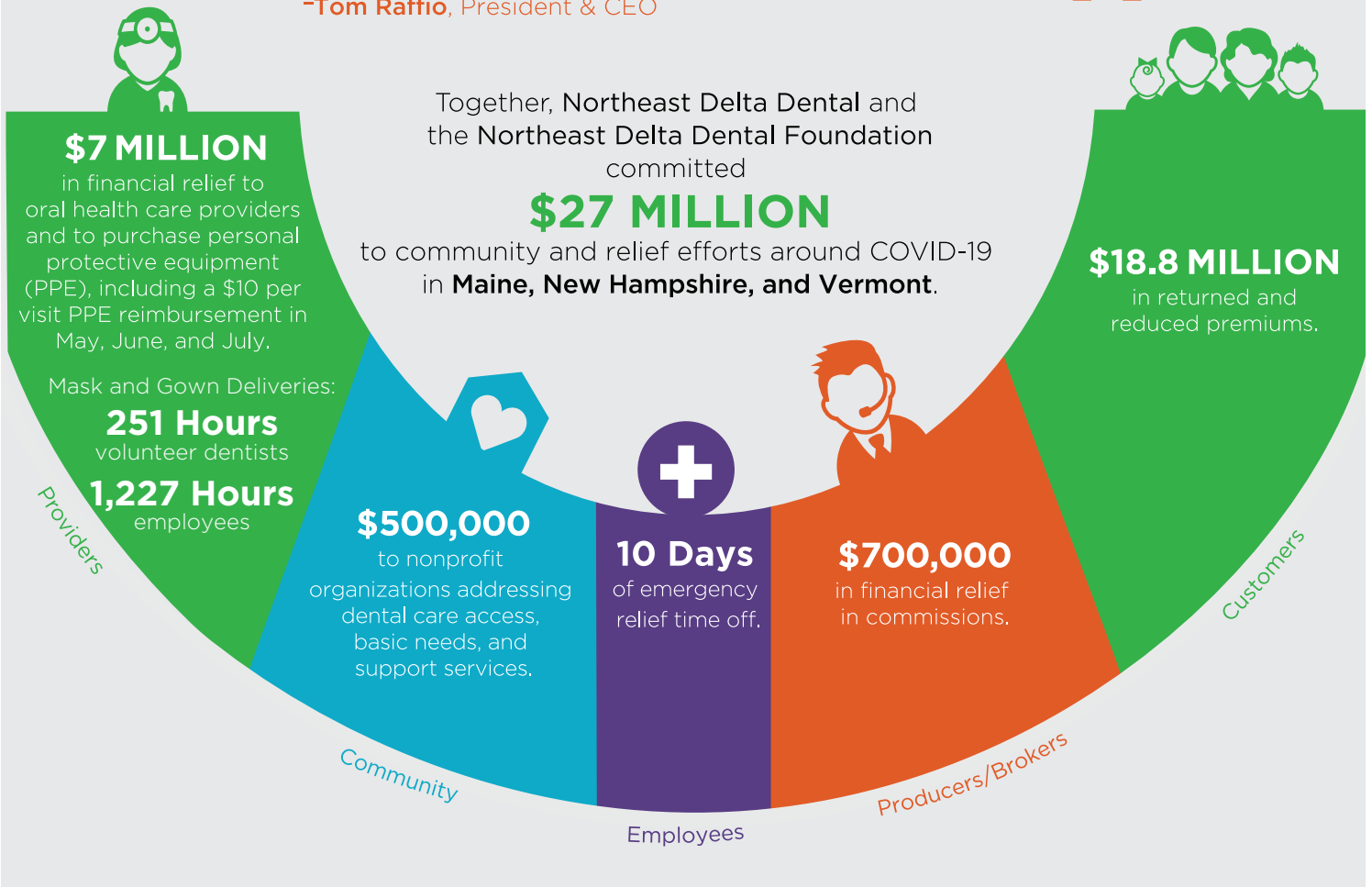
NORTHEAST DELTA DENTAL COVID-19 RELIEF RESPONSE

“

As a nonprofit organization, our desire is to create a plan and response that will have the greatest impact on the greatest number of stakeholders and allows us to ensure that the oral health needs of all **Maine, New Hampshire, and Vermont** residents are met not only during this period of the global pandemic, but also when we recover and begin to rebuild the economy and re-open businesses.

”

-Tom Raffio, President & CEO



Maine	New Hampshire	Vermont
Delta Dental Plan of Maine 1022 Portland Road Suite Two Saco, Maine 04072-9674 207-282-0404 Fax 207-282-0505	Delta Dental Plan of New Hampshire One Delta Drive PO Box 2002 Concord, New Hampshire 03302-2002 603-223-1000 Fax 603-223-1199	Delta Dental Plan of Vermont 12 Bacon Street Suite B Burlington, Vermont 05401-6140 802-658-7839 Fax 802-865-4430

